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## Experian AS

The 3rd of November 2008 we changed our company name from CreditInform AS to Experian AS. In this event we have also renewed our web pages, however our online solutions have not yet been redesigned and the CreditInform logo will therefore be present for a while longer. Experian AS is Norway's leading supplier of business information to industry and commerce. Our services include credit information, solutions for credit rating, information for use in sales and marketing and information about demand for business premises. We aim through our information solutions to give our customers better grounds for decision-making, helping them to improve their profitability. We supply most of our information via the Internet and integrated solutions. What we do is supply information, analyses and models to customers, partners and colleagues, helping them make the best possible decisions.

Experian offers a range of products in:

[Company information](#)

[Personal information](#)

[International credit information](#)

Our unique international credit rating system provides you with a conclusion about the creditworthiness of a company, whether your customer is large or small, Norwegian or foreign. The information quickly and easily tells you what you need in order to make sound decisions about how much credit to give your customer.

Experian currently enjoys a strong position as market leader. We offer standard product versions as well as more customised, integrated solutions. Our organised information will strengthen your credit administration and remove some of the uncertainty from the future.

Experian AS is part of Experian EMEA. The aim is to create a leading credit and market information company in the Nordic region.

Experian is a wholly-owned subsidiary of Experian.

### **About Experian:**

- Experian is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index
- Annual sales are \$3.8 billion, twice as much as the nearest competitor
- Information on more than 300 million consumers and more than 30 million companies
- Customers in more than 65 countries

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**Customer Centre 815 55 454 Fax: 22 93 20 80**

**[www.experian.no](http://www.experian.no)**

## Welcome to the CreditOnline user guide

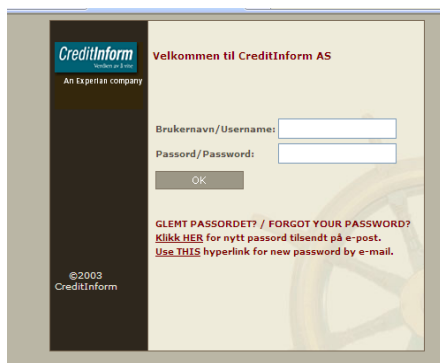
The user guide will show you the programs you can access through CreditOnline. It explains how to start using the programs and the kind of information contained in our database.

### Login

Before you can access the system you must click “Logg på” up in the right corner of our home page

The first time you log in, you will be prompted to change your password you make it personal to you.

- The password must contain between 6 and 10 characters.
- It must include numbers as well as letters
- The password cannot contain foreign characters such as æ, ø, å or special characters like - \* etc.
- The system distinguishes between lowercase and uppercase letters.



If you are informed that you entered an incorrect password or that you have been suspended, click the link at the bottom of the login page: “Click here to receive a new password by e-mail”. Enter your username and e-mail address in the fields and click “OK”. A new password will be sent to your inbox quickly.

Error messages like “This e-mail address is not the same as the address in our records” are quite serious, and you will need to contact the Customer Centre on 815, who will be able to help you.

After logging in, you will see the search page.

The menu on the left shows which solutions you can access. To select an option from the menu, click the button you are interested in – Business, Person, Property, Movable Property, National register or Foreign reports.

## Searching for Norwegian businesses

Click the “Business” button on the search page. Enter search criteria in the field you want to search by. If you are searching by business number alone, the list will only contain a single hit. If you do not know the business number, you can search for all or part of the business name combined with the postal code. You are not recommended to use company abbreviations like AS, ASA, etc. in the search.

If there is no exact match for the company you are looking for, you will see a list of the companies matching your search criteria. The “Status” field lets you know if there is anything you should know about the company.

- A Under public debt settlement
- B The company has changed its name
- F The company is being liquidated
- K The company is bankrupt
- O Assets of compulsory liquidation surrendered to debtors
- P Bankruptcy – proceedings completed
- R The company has reserved itself against the sale of its address
- S The company has been deleted
- T The company has been compulsorily liquidated
- U Illegal company name, change orders received
- Z A company which probably no longer exists, but which is registered as being active in the Brønnøysund Register

Microsoft Internet Explorer provided by Creditinform

https://www.creditinform.com/webonline/index.asp?PID=1

File Edit View Favorites Tools Help

Links Free Hotmail Windows Windows Marketplace Windows Media

Søk etter web PC-tilstand Spaces (17) ? ?

Google Go Bookmarks 53 blocked Check AutoLink AutoFill Send to Settings

CreditOnline

Home Feeds (1) Print Page Tools

**CreditInform**  
Verdipapir og Eiendom

An Experian company

**SEARCH BUSINESS**

Business number:

Business name:

Address:  Postal code:

Search profile: ☒ The Property Register ☒ The Registry of Mortgaged Moveable Property  
☐ Signature/Procuration

Norwegian alphabetic letters:

**List of search results business (Number = 2)**

| Business no. | CR | Name            | Type | Status | Address             | Postal code |
|--------------|----|-----------------|------|--------|---------------------|-------------|
| 881917122    | CR | CREDITINFORM AS | AS   |        | SØRKEDALSVEIEN 10 C | 0369 OSLO   |
| 88191712200  |    | CREDITINFORM AS | KO   |        | SØRKEDALSVEIEN 10 C | 0369 OSLO   |

**kundesenter@creditinform.no | Telephone: 815 55 454**

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Business  
Person  
Property  
Boretsregister  
Movable Property  
Foreign reports  
Monitoring  
MarketSelect  
User's manual  
Exit

Done

www.experian.no  
e-mail: kundesenter@no.experian.com

The screenshot shows a web browser window displaying the CreditOnline interface. The page title is "CreditOnline - Microsoft Internet Explorer provided by Creditinform". The URL is "https://www.creditinform.com/webonline/cinfo/index.asp?objnr=-211396&form=AS&edr=1&l=1&signpro=0&objnr=881917122". The page content includes a sidebar with navigation links like "Business", "Person", "Property", "Borettsregister", "Movable Property", "Foreign reports", "Monitoring", "MarketSelect", "User's manual", and "Exit". The main content area displays "Multi-check Company: CREDITINFORM AS" with business details: Business no: 881917122, Name: CREDITINFORM AS, Address: SØRKEDALSVEIEN 10 C 0369 OSLO, Postal address: PB 5275 MAJORSTUA 0303 OSLO, Business type: AS, and Registered: The register of business enterprises. Below this is a table of services and their status.

| Service                              | Status        |
|--------------------------------------|---------------|
| <a href="#">Credit-Rating</a>        | Data found    |
| <a href="#">Critical Cash Flow</a>   | Data found    |
| Negative payment remarks             | No data found |
| Voluntary Mortgage                   | No data found |
| <a href="#">Efficiency Analysis</a>  | Data found    |
| <a href="#">Business Certificate</a> | Data found    |
| The Property Register                | No data found |
| Mortgaged Property                   | No data found |
| <a href="#">Current Item</a>         | Data found    |
| <a href="#">Risk Analysis</a>        | Data found    |
| <a href="#">Accounts</a>             | Data found    |

The figure shows the first page for a company. Contact information like the name and address appears in the middle of the report. Underneath, there is a list of the available information. If information about the company is available, it is highlighted as a hyperlink. Click the service you are interested in to display the relevant information.

The available information varies from one company to the next, depending on what has been registered. The same information can be accessed from the options in the top right of the page. This menu appears on all the pages.

### Available information

The various services available from the list are described below.

### Credit Rating

The Credit Rating system is based on a common European points standard, so that the provision of credit information across national boundaries is based on standardised conclusions and assessments. This has the advantage of allowing credit levels to be compared across national boundaries.

The Credit Rating is based on a points system of 0-100 points, with 100 points for maximum creditworthiness.

| Explanation Credit Rating |                         |
|---------------------------|-------------------------|
| 0 - 14 points             | Not Creditworthy        |
| 15 - 29 points            | Credit Against Security |
| 30 - 49 points            | Creditworthy            |
| 50 - 74 points            | Good Creditworthiness   |
| 75 - 100 points           | Best Creditworthiness   |

In addition to this points total, the first page of the Credit Rating states a recommended maximum credit, a summary of key data from the accounts, and recommendations. The Credit

Rating analysis is an integrated report that provides a good basis for determining the creditworthiness of a company.

**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
 Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
 Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122      Business type: AS  
 Name: CREDITINFORM AS      Registered: The register of business enterprises  
 Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
 Postal address: PB 5275 MAJORSTUA 0303 OSLO      Add to monitoring

| Rating  | Trend | Cert. | Board | Owners | Sub. | Cur. Item | Ind. | Accounts |
|---|-------|-------|-------|--------|------|-----------|------|----------|
| <b>Rating</b><br>Points as per date: 04.06.2008<br><b>72 points</b><br><b>Explanation Credit Rating</b> |       |       |       |        |      |           |      |          |
| <b>Text:</b> GOOD CREDITWORTHINESS <b>Trend</b>   |       |       |       |        |      |           |      |          |
| <b>Turnover:</b> 148.850.000  |       |       |       |        |      |           |      |          |
| <b>Equity:</b> 114.618.000  |       |       |       |        |      |           |      |          |
| <b>Result:</b> 167.000  |       |       |       |        |      |           |      |          |
| <b>Short-term debt:</b> 49.006.000  |       |       |       |        |      |           |      |          |
| <b>Financial expenses:</b> 2.930.000  |       |       |       |        |      |           |      |          |
| <b>Share capital:</b> 20.100.000  |       |       |       |        |      |           |      |          |
| <b>Credit limit min.-max.:</b> 0% - 10% OF EQUITY   |       |       |       |        |      |           |      |          |
| <b>Max. credit amount:</b> 4.465.000 LIMITED TO 3% OF TURNOVER  |       |       |       |        |      |           |      |          |
| <b>Age of company:</b> 8  |       |       |       |        |      |           |      |          |
| <b>Payment record:</b> IRREPROACHABLE   |       |       |       |        |      |           |      |          |
| <b>Voluntary mortgage:</b> NO   |       |       |       |        |      |           |      |          |
| <b>Comment:</b>   |       |       |       |        |      |           |      |          |

The Credit Rating report has additional folders containing the information on which the analysis is based, for example the accounts, the board and any payment remarks. If you click “Accounts”, you can access more options in this section. The information is the same if you select “Accounts” from the menu at the top of the page.

Our Credit Rating also includes a trend analysis. The trend analysis shows developments over several years, indicating whether the company's financial data and creditworthiness have improved or deteriorated.

You are recommended to use your own experience and information in combination with our Credit Rating.

You can also display the CR report in a print friendly format. Select the parts of the Credit Rating you want to include, then click “Make PDF Report” to display the full report. To use this printout, you must have Adobe Acrobat installed on your computer. Adobe Acrobat can be downloaded from our web site.

See **appendix 7** to find out more about the Credit Rating model.

See **appendix 8** for more information on the score model Commercial Delphi.



## Critical cash flow

Critical cash flow provides an indication of how different companies finance their cash and investment requirements. You will find out which factors contribute towards cash flow and changes in liquidity reserves during the course of a period.

**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
 Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
 Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122      Business type: AS  
 Name: CREDITINFORM AS      Registered: The register of business enterprises  
 Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
 Postal address: PB 5275 MAJORSTUA 0303 OSLO  
[Add to monitoring](#)

**Financing Analysis: Critical Cash Flow**

| Year:  | 31.03.2007 | 31.03.2006 |
|--|------------|------------|
| <b>PROFIT BEFORE EXTRAORDINARY ITEMS:</b>      | 167        | 15.430     |
| + Ordinary depreciation:                       | 31.706     | 31.095     |
| - Taxes:                                       | 0          | 0          |
| +/- Increase/decrease in current assets:       | 1.952      | -2.935     |
| +/- Increase/decrease in short-term debt:      | -4.103     | -442       |
| <b>= ORDINARY CASH FLOW CONTRIBUTION I:</b>    | 29.722     | 43.148     |
| - Decrease in long-term debt:                  | -3.335     | -10.694    |
| <b>= ORDINARY CASH FLOW CONTRIBUTION II:</b>   | 26.387     | 32.454     |
| - Dividend/Private withdrawals:                | 0          | 0          |
| <b>= RETAINED LIQUIDITY:</b>                   | 26.387     | 32.454     |
| - Investments:                                 | -24.085    | -28.947    |
| + Increase in long-term debt:                  | 0          | 0          |
| <b>= NECESSARY SELF-FINANCING OF INV.:</b>     | -24.085    | -28.947    |
| <b>= ORDINARY NET CASH FLOW:</b>               | 2.302      | 3.507      |
| +/- Increase/Decrease on amounts on overdraft: | 0          | 0          |
| +/- New equity capital/Repaid equity capital:  | 0          | 0          |
| +/- Extraord. items (excl. depreciation):      | 0          | 0          |
| <b>= NET CASH FLOW FOR THE YEAR:</b>           | 2.302      | 3.507      |
| + Liquid funds 01.01:                          | 10.523     | 7.015      |
| <b>= LIQUID FUNDS 31.12:</b>                   | 12.825     | 10.522     |

All companies that are required to submit accounts must create a funding analysis for their own company. Companies defined as small companies are exempt from this requirement, but we have prepared an analysis that also applies to these companies.

## Personal check, board/management

The personal check is part of the Credit Rating report. You can use this option to find out about the people in the company and check on things like board appointments, notes on remuneration, etc. Click a name to go straight to the search page of the database for private individuals. Note that a copy of your search will be sent to the person you are looking for.

CreditOnline - Microsoft Internet Explorer provided by Creditinform

https://www.creditinform.com/webonline/cinfo/index.asp?objnr=211396&ofom=A5&edr=1&=1&signpro=0&pnr=881917122

File Edit View Favorites Tools Help

Links Free Hotmail Windows Windows Marketplace Windows Media

Google Search

Go (0) Spaces (20) Bookmarks (0) S3 blocked Check AutoLink AutoFill Send to Settings

CreditOnline

Home Feeds (3) Print Page Tools

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An Experian company

**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122 Business type: AS  
Name: CREDITINFORM AS Registered: The register of business enterprises  
Address: SØRKEDALSVEIEN 10 C 0369 OSLO Add to monitoring  
Postal address: PB 5275 MAJORSTUA 0303 OSLO

**Personal check: Board/Management (Number = 5)**

| Name                      | Role          | Date of Birth | Status |
|---------------------------|---------------|---------------|--------|
| HOVE FINN PEDER RAMSGAARD | BOARD MEMBER  | 11.07.71      | ACTIVE |
| JACOBSEN TIM WOLFF        | BOARD MEMBER  | 25.03.57      | ACTIVE |
| MOLNAR GABOR              | BOARD MEMBER  | 24.08.63      | ACTIVE |
| JACOBSEN TIM WOLFF        | DAILY MANAGER | 25.03.57      | ACTIVE |
| FIDDIS RICHARD WILLIAM    | CHAIRMAN      | 08.11.52      | ACTIVE |

**Note:** A factual need must be existent in order to inquire information about private individuals. Please take into account that a letter of notification will be sent to the person being inquired about, with a copy of the information sought out.

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Business  
Person  
Property  
Borettsregister  
Movable Property  
Foreign reports  
Monitoring  
MarketSelect  
User's manual  
Exit

Done

## Industry analysis

The industry analysis provides a quick overview of the company's market position. It is a rapid market analysis covering the selected industry as a whole and also the company in relation to the rest of the industry. It is an easy way to find out how your customer or your own company is doing compared to the rest of the industry.

The competitor analysis indicates how the company is doing compared to its competitors, on the basis of a set of financial data.

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https://www.creditinform.com/webonline/cinfo/index.asp?objnr=211396&ofom=A5&edr=1&=1&signpro=0&pnr=881917122

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Google Search

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**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122 Business type: AS  
Name: CREDITINFORM AS Registered: The register of business enterprises  
Address: SØRKEDALSVEIEN 10 C 0369 OSLO Add to monitoring  
Postal address: PB 5275 MAJORSTUA 0303 OSLO

**Efficiency Analysis: Industry Codes**

| Industry Code: | Text:  |
|----------------|--|
| 7400000        | OTHER BUSINESS-LIKE SERVICES                   |
| 7480000        | BUSINESS-LIKE SERVICES OTHER                   |
| 7487000        | BUSINESS-LIKE SERVICES NOT MENTIONED ELSEWHERE |
| 7487100        | DEBT COLLECTION AND CREDITWORTHINESS SERVICES  |
| 7487102        | CREDIT INFORMATION                             |

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Business  
Person  
Property  
Borettsregister  
Movable Property  
Foreign reports  
Monitoring  
MarketSelect  
User's manual  
Exit

## Business certificate

This is the official certificate of the company you are interested in. It contains the address, registration date, board members, etc.

**CreditOnline** - Microsoft Internet Explorer provided by Creditinform

Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
Postal address: PB 5275 MAJORSTUA 0303 OSLO

**Business Certificate**

|                         |                                      |
|-------------------------|--------------------------------------|
| Established:            | 2000                                 |
| Date registered:        | 04.05.00                             |
| Certificate date:       | 16.07.07                             |
| Telephone:              | 81555454                             |
| Fax:                    | 22465390                             |
| Industry:               | 7400000 OTHER BUSINESS-LIKE SERVICES |
| Share capital:          | 20.100.000 FULLY PAID-IN             |
| Employees:              | 2008 : 121 2007 : 118 2006 : 131     |
| General manager:        | JACOBSEN TIM WOLFF                   |
| Salary general manager: | 879.000                              |
| Auditor:                | 987009713 PRICEWATERHOUSECOOPERS AS  |
| Bank connection:        | DNB NOR BANK ASA                     |
| Bank overdraft:         |                                      |

**Board**

| Chairman: | Born     | Name                   | Address |
|-----------|----------|------------------------|---------|
|           | 08.11.52 | FIDDIS RICHARD WILLIAM |         |

| Board: | Born     | Name                      | Task         |
|--------|----------|---------------------------|--------------|
|        | 11.07.71 | HOVE FINN PEDER RAMSGAARD | BOARD MEMBER |
|        | 25.03.57 | JACOBSEN TIM WOLFF        | BOARD MEMBER |
|        | 24.08.63 | MOLNAR GABOR              | BOARD MEMBER |

Authority to sign for firm: STYRETS LEIDER FELLES MED ETT STYREMEDELM ELLER DAGLIG LEIDER.  
Power of procurator:  
Comments on the board:

## Risk analysis

The risk analysis evaluates potential risks, including an assessment of legal factors, financial data, and the age and size of the company. The rating conclusion and assessment are the same as in the Credit Rating product.

**CreditOnline** - Microsoft Internet Explorer provided by Creditinform

Business no: 881917122  
Name: CREDITINFORM AS  
Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
Postal address: PB 5275 MAJORSTUA 0303 OSLO

**Multi-check Company: CREDITINFORM AS**

Business type: AS  
Registered: The register of business enterprises

**Risk Analysis**

|                 |  |
|-----------------|--|
| Polets:         | 77 GJØNN CREDITWORTHINESS                      |
| Legal factors:  | All factors present.                           |
| Share capital:  | Above minimum requirement by the law, paid-up. |
| Risk rating:    | Low  |
| Risk age:       | Normal   |
| Risk size:      | Low  |
| Profitability:  | Very weak                                      |
| Solidity:       | Very strong                                    |
| Cash flow:      | Very strong                                    |
| Payment record: | Irreproachable                                 |

Comments: The customer's creditworthiness is considered very good. Smaller companies (less than 20 mill in sales) will be in a class to themselves and among those with the best results in Norway. Larger companies are also operating with respectable and good results.

Actions: Normal, good credit routines are established even for these customers, however on the basis that the best and safest customers should be in this area.

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## Bankruptcy prediction

The bankruptcy prediction is an analysis of the accounts, predicting the likelihood of possible bankruptcy in the future. The analysis is based on a Z-factor analysis. This is an international formula using statistical material over a 20 year period and based on key data from the company's accounts. The companies are placed in the green, yellow or red zone. The bankruptcy prediction also indicates whether the trend is positive or negative.

You should not base your credit evaluation on this analysis in isolation. However, in combination with your own experience and the other Experian products, the analysis can provide a good indication of the company's finances.

The screenshot shows the CreditOnline interface in Microsoft Internet Explorer. The main content area displays the 'Bankruptcy Prediction' report for 'Multi-check Company: CREDITINFORM AS'. The report includes a table with financial data for the years 2007, 2006, and 2005. The Z-factor is highlighted in yellow for 2007 (1.71) and 2006 (1.86), and green for 2005 (1.73). The trend is indicated as positive with a green arrow. The report also includes a legend for Z-factor zone limits: Critical=Red (0,0-->1,3), Danger=Yellow (1,3-->2,5), Green (2,5-->). The contact information for the customer center is provided at the bottom.

| Year:                            | 2007     | 2006     | 2005     |
|----------------------------------|----------|----------|----------|
| Operating results:               | 148.139  | 158.130  | 155.537  |
| Result after financial revenues: | 3.097    | 17.864   | 19.012   |
| Financial expenses:              | -2.930   | -2.433   | -2.282   |
| Total fixed assets:              | 33.788   | 33.437   | 26.994   |
| Total assets:                    | 250.268  | 257.538  | 253.243  |
| Short-term debt:                 | 49.006   | 53.109   | 53.551   |
| Long-term debt:                  | 63.586   | 66.921   | 77.615   |
| Total Invested Equity Capital:   | 59.100   | 59.100   | 59.100   |
| Total Earned Equity Capital:     | 55.518   | 55.664   | 44.740   |
| Z-factor (Points, Zone*):        | 1.71     | 1.86     | 1.73     |
| Trend**                          | Positive | Positive | Positive |

\*Z-factor zone limits: Critical=Red (0,0-->1,3), Danger=Yellow (1,3-->2,5), Green (2,5-->)  
\*\*Trend: Positive=Green arrow, Negative=Red arrow, Stabil=Yellow arrow

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[HTML created: 04.06.2008 - 09:44]

## Owner/subsidiaries

This page provides a short overview a company's main owners and subsidiaries. Ownership is indicated as a percentage. If the owner or subsidiary is registered as a company in our database, the name will be highlighted, which means you can display a report by clicking the link.

The screenshot shows the CreditOnline interface in Microsoft Internet Explorer. The main content area displays the 'Owner/subsidiaries' report for 'Multi-check Company: CREDITINFORM AS'. The report shows a table with one owner, EXPERIAN AS, holding 100.00% of the company. The contact information for the customer center is provided at the bottom.

| Business no. | Name        | Percentage |
|--------------|-------------|------------|
|              | EXPERIAN AS | 100.00 %   |

kundesenter@creditinform.no | Telephone: 815 55 454  
The solution is made for MS Explorer v.5.5 or newer.  
Copyright © 2008 CreditInform AS  
[HTML created: 04.06.2008 - 09:45]

## Payment remarks

This page displays any negative payment remarks for the company. You will see a list of the cases that have been registered, with amounts, creditors, etc. Appendix 4 explains the various remarks.

| Negative payment remarks (Number = 17) |                 |             |        |              |        |         |                                   |
|--|-----------------|-------------|--------|--------------|--------|---------|-----------------------------------|
| Date                                   | Type            | Source      | Status | Reference    | Amount | Settled | Creditor                          |
| 17.04.08                               | DEBT COLLECTION | LINDORFF AS |        | 15536591     | 1.875  |         | ERGOGROUP AS OFF. LØSNINGER       |
| 15.04.08                               | DEBT COLLECTION | LINDORFF AS |        | 15527117     | 4.997  |         | RIKSTV AS                         |
| 15.04.08                               | DEBT COLLECTION | LINDORFF AS |        | 15531028     | 19.725 |         | SIEMENS AS, DIV. INSTALLASJON     |
| 03.04.08                               | DEBT COLLECTION | KREDINOR    |        | 200800343968 | 188    |         | NORSAS AS                         |
| 19.03.08                               | DEBT COLLECTION | LINDORFF AS |        | 15453941     | 3.992  |         | DNB NOR FINANS AS(DINAMO REKLAME) |

Cases relating to businesses can be submitted to the credit rating agencies 30 days after a request for payment has been sent from the debt collection agency. If a repayment agreement between a debtor and a debt collection agency has been breached, the case can be registered immediately. Disputed claims cannot be registered.

The following rules apply to claims registered in our database:

- An unsettled payment remark will stay registered for 4 years from the registration date
- This does not apply to officially registered security interests in real estate and movable property. In this case, the payment remarks stay registered for as long as the security interest remains in the official register.
- Bankruptcies will stay registered for 4 years from the registration date.
- Payment remarks are completely deleted if we receive notification that the claim has been settled

## Voluntary mortgage

This option shows a list of a company's voluntary security interests. The most common voluntary security interests are for short-term finance, security for vehicles or plant and machinery. Appendix 4 explains the various types of security interest

| Voluntary mortgage (Number = 0) |                     |                       |        |           |           |         |                       |
|---------------------------------|---------------------|-----------------------|--------|-----------|-----------|---------|-----------------------|
| Date                            | Type                | Source                | Status | Reference | Amount    | Settled | Creditor              |
| 17.10.05                        | FACTORING AGREEMENT | OFF. REG. OF MOVABLES |        |           | 3,000,000 |         | NORDEA BANK NORGE ASA |

Mortgaged Property available



## Accounts

This option displays the accounts for the last three years. The first page is a summary of the profit and loss account, from where you can either go into more detail or switch to the balance sheet and key figures.

You can also display the report in a print friendly format. Click “Make PDF Report” to assemble the full report for printing. See appendix 5 for an explanation of the key figures.

**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
 Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
 Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122      Business type: AS  
 Name: CREDITINFORM AS      Registered: The register of business enterprises  
 Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
 Postal address: PB 5275 MAJORSTUA 0303 OSLO  
 Add to monitoring

**Accounts**

| Profit/Loss Acc.        | Profit/Loss Acc. details | Balance Sheet | Balance Sheet details | Key Figures |
|-------------------------|--------------------------|---------------|-----------------------|-------------|
| <b>Profit/Loss Acc.</b> |                          |               |                       |             |
| YEAR END:               | 31.03.2007               | 31.03.2006    | 31.03.2005            |             |
| TOT.OPERAT.INCOME:      | 148.139.000              | 158.130.000   | 155.537.000           |             |
| TOT.OPERAT.COSTS:       | -145.753.000             | -140.744.000  | -136.845.000          |             |
| OPERAT.PROF./LOSS:      | 2.386.000                | 17.385.000    | 18.692.000            |             |
| TOT.FINANC.INCOME:      | 711.000                  | 479.000       | 320.000               |             |
| TOT.FINANC.COSTS:       | -2.930.000               | -2.433.000    | -2.282.000            |             |
| PROF./LOSS B. TAX:      | 167.000                  | 15.430.000    | 16.730.000            |             |
| YEAR TAX:               | -313.000                 | -4.506.000    | -4.765.000            |             |
| ORD.PROFIT/LOSS:        | -146.000                 | 10.924.000    | 11.965.000            |             |
| TOT.EX.ORD. ITEMS:      | 0                        | 0             | 0                     |             |
| PROF./LOSS F/YEAR:      | -146.000                 | 10.924.000    | 11.965.000            |             |
| TOTAL TRANSFERS:        | 146.000                  | -10.924.000   | -11.965.000           |             |

Business report in Adobe Acrobat (PDF) format:  
 This file format requires Adobe Acrobat or Acrobat Reader software. Acrobat Reader is free and can be downloaded from:  
<http://www.adobe.com/products/acrobat/readstep2.html>

Make PDF Report

## Current items

This option contains historical information about the company you are looking at. The list shows significant events relating to the company. Examples include a change of rating or new board members.

**COMPANY INFORMATION**

General information | Credit-Rating | Critical Cash Flow | Efficiency Analysis | Business Certificate | Current Item  
 Risk Analysis | Accounts | Bankruptcy Prediction | Owner | Subsidiaries | Accountant remarks  
 Personal Check | Annual Report | Parent structure

**Multi-check Company: CREDITINFORM AS**

Business no: 881917122      Business type: AS  
 Name: CREDITINFORM AS      Registered: The register of business enterprises  
 Address: SØRKEDALSVEIEN 10 C 0369 OSLO  
 Postal address: PB 5275 MAJORSTUA 0303 OSLO  
 Add to monitoring

**Current Items (Number = 21)**

| Source | Date     | Code | Item                         |
|--------|----------|------|------------------------------|
| CI     | 24.05.08 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 23.05.08 |      | CHANGE REMARKS ON PAYM.      |
| CI     | 19.04.08 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 10.04.08 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 16.02.08 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 04.01.08 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 24.11.07 |      | NEW CREDIT-RATING CALCULATED |
| CI     | 15.11.07 |      | NEW CREDIT-RATING CALCULATED |

## Accountant's remarks

This is a brief report in which the accountant comments on any departure from the regulations or recognised standards, or on normal accounts.

The screenshot shows the CreditOnline interface in Microsoft Internet Explorer. The browser address bar displays the URL: <https://www.creditinform.com/webonline/cinfo/index.asp?objnr=-211396&foform=AS&edr=1&lr=1&signpro=0&lpnr=881917122>. The page title is "CreditOnline - Microsoft Internet Explorer provided by Creditinform".

On the left, there is a sidebar menu with the following items: Business, Person, Property, Borettsregister, Movable Property, Foreign reports, and Monitoring. The "Business" item is selected.

The main content area is titled "Multi-check Company: CREDITINFORM AS". It displays the following information:

- Business no:** 881917122
- Name:** CREDITINFORM AS
- Address:** SØRKEDALSVEIEN 10 C 0369 OSLO
- Postal address:** PB 5275 MAJORSTUA 0303 OSLO
- Business type:** AS
- Registered:** The register of business enterprises
- Add to monitoring:** (link)

Below this information is a table titled "Accountant's Remarks". The table has two columns: "Year" and "Remarks".

| Year       | Remarks               |
|------------|-----------------------|
| 31.03.2007 | ● NORMAL AUDIT REPORT |
| 31.03.2006 | ● NORMAL AUDIT REPORT |
| 31.03.2005 | ● NORMAL AUDIT REPORT |

## Annual report

This section contains the director's report, the notes to the accounts and any cash flow analysis from the last three financial years. The documents are scanned into our database using the originals from the Register of Company Accounts. Highlighted text in the table below indicates the available information.

The screenshot shows the CreditOnline interface in Microsoft Internet Explorer. The browser address bar displays the URL: <https://www.creditinform.com/webonline/cinfo/index.asp?objnr=-211396&foform=AS&edr=1&lr=1&signpro=0&lpnr=881917122>. The page title is "CreditOnline - Microsoft Internet Explorer provided by Creditinform".

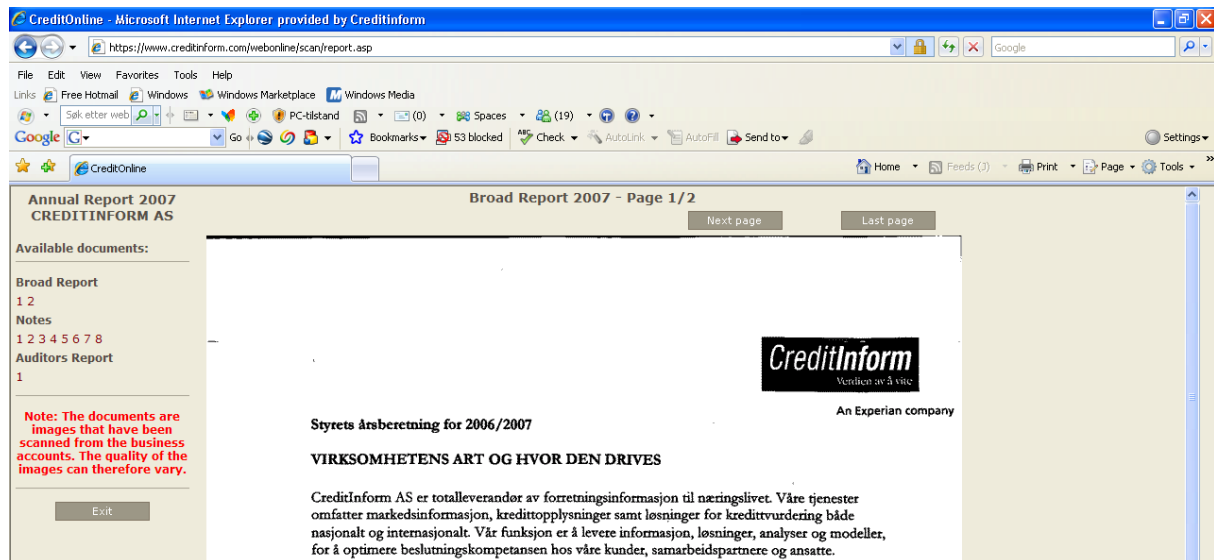
On the left, there is a sidebar menu with the following items: Business, Person, Property, Borettsregister, Movable Property, Foreign reports, and Monitoring. The "Business" item is selected.

The main content area is titled "Multi-check Company: CREDITINFORM AS". It displays the same company information as the previous screenshot.

Below this information is a table titled "Annual Report". The table has four columns: "Year", "2007", "2006", and "2005".

| Year:               | 2007    | 2006     | 2005    |
|---------------------|---------|----------|---------|
| Board report:       | 2 Pages | 39 Pages | 2 Pages |
| Notes:              | 8 Pages | 8 Pages  | 9 Pages |
| Financial analysis: |         |          |         |
| Cash flow:          |         |          |         |
| Auditor's report:   | 1 Page  | 1 Page   | 1 Page  |

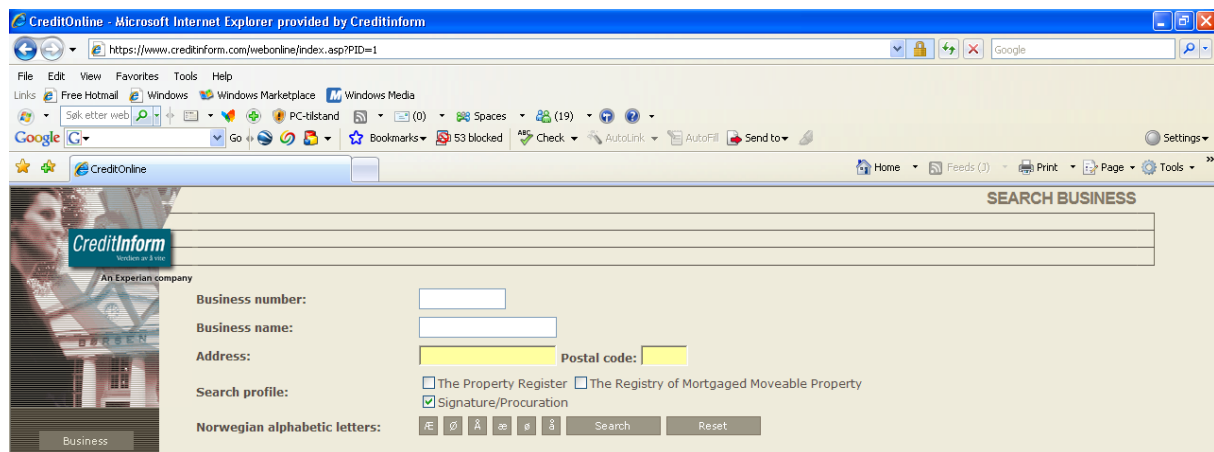
Select the report and year that you are interested in from the table. After selecting a report from the page, you can select other reports from the list on the left.



You can also display the report in a print friendly format. Select the year and the parts of the annual report you want to include, then click “Make PDF Report” to display the full report.

### Signature/procuration

This option is an easy way to find out who is authorised to sign for the company and who has power of procuration. It ensures that the people you are doing business with are genuinely authorised to act on behalf of the company, and is a way of avoiding doubt or losses in future. The signature/procuration service is either predefined or you can control access to the search screen yourself.



With the Signature/Procuration option selected a new page opens with details of the valid signatures. If previous signatures are registered for the company, you can access these too from this page.





**SIGNATURE/PROCURATION** Close

**Signature/Procurement: CREDITINFORM AS**

**Business no.:** 881917122 **Business type:** AS

**Name:** CREDITINFORM AS

**Address:** SØRKEDALSVEIEN 10 C 0369 OSLO

**Postal address:** PB 5275 MAJORSTUA 0303 OSLO

Make PDF Report

**Signature - current**

**Attest date:** 14.06.2000

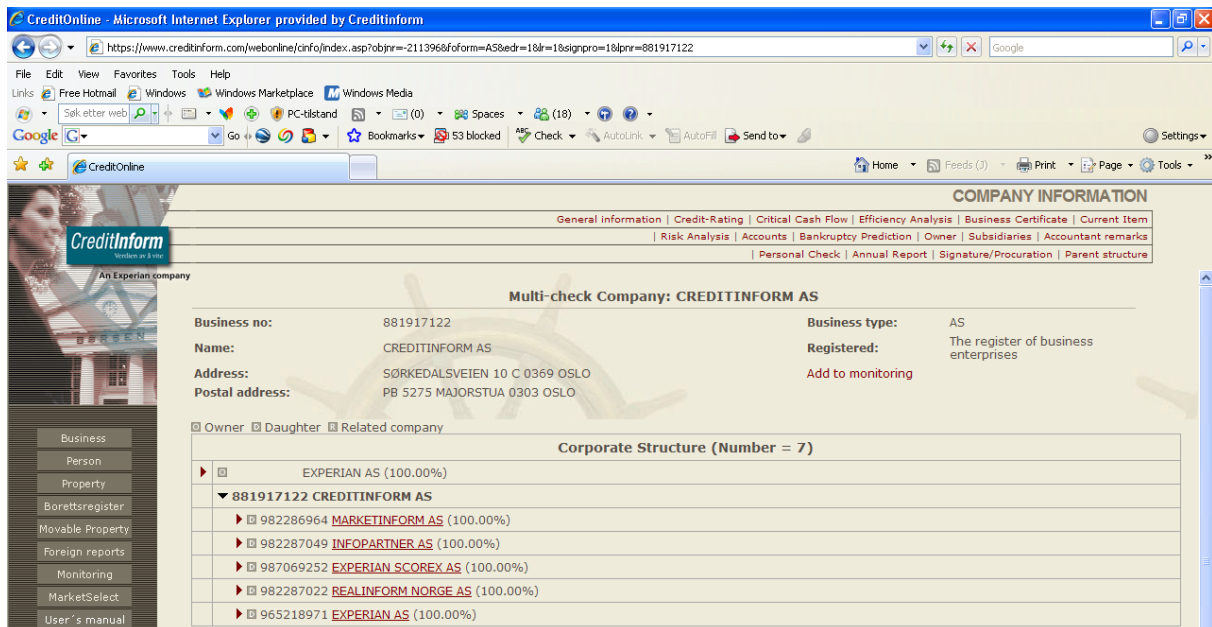
**Last update:** 17.07.2007

STYRETS LEDER OG ETT STYREMEDLEM I FELLESKAP ELLER DAGLIG LEDER OG STYRETS LEDER I FELLESKAP.

Exit

## Corporate structure

You can access the corporate structure from the company's menus. You can access information about the owner, subsidiaries and related companies. Shareholdings are shown as percentages, down to just 5%. Shareholdings below 5% are included if the owner has a board appointment or is a manager of the company – the list will show up to 50 owners.



**COMPANY INFORMATION**

**Multi-check Company: CREDITINFORM AS**

**Business no.:** 881917122 **Business type:** AS

**Name:** CREDITINFORM AS **Registered:** The register of business enterprises

**Address:** SØRKEDALSVEIEN 10 C 0369 OSLO **Add to monitoring**

**Postal address:** PB 5275 MAJORSTUA 0303 OSLO

☐ Owner ☐ Daughter ☐ Related company

**Corporate Structure (Number = 7)**

- EXPERIAN AS (100.00%)
  - 881917122 CREDITINFORM AS
    - 982286964 MARKETINFORM AS (100.00%)
    - 982287049 INFOPARTNER AS (100.00%)
    - 987069252 EXPERIAN SCOREX AS (100.00%)
    - 982287022 REALINFORM NORGE AS (100.00%)
    - 965218971 EXPERIAN AS (100.00%)

**Navigation:** Business, Person, Property, Borettsregister, Movable Property, Foreign reports, Monitoring, MarketSelect, User's manual

The corporate structure is displayed in up to five levels, and you can use the arrows to move up and down the structure. You can also switch straight to any of the companies in the structure as long as they are registered in Norway.

## Searching for private individuals

You can only search for private individuals if you have a factual need to do so. "Factual need" usually means that there must be some element of credit. Common examples include loan applications, new telephone subscriptions, etc.

When information is obtained about a private individual, this person is sent a letter containing information about who conducted the credit check, along with a copy of the information provided. This letter is called the letter of notification.

The licence from the Data Inspectorate stipulates that sole proprietorships that are only registered in the Central Coordinating Register must be treated in the same way as private individuals in this connection. The "factual need" requirements must therefore be met when searching for sole proprietorships. The letter of notification will be sent to the owner of the sole proprietorship as with a search for a private individual.

A unique match is required when you search for private individuals. To obtain a unique match, enter the social security number in full. Another way of obtaining a unique match is to combine the name and date of birth, and possibly also the postal code.

The page indicates a recommended sequence of combinations to obtain a unique match.

|   |  |
|---|--|
| Personal ID number  | This is unique and only produces one match   |
| Name + date of birth  | This is likely to return the person you are looking for, provided there are not many people with the same name and date of birth |
| Name + postal code  | Returns a match for new and old addresses  |
| Name + address  | Returns a match for new and old addresses  |
| (Alternatively you can use a combination of the last three options) |  |

If you cannot find the person you are looking for, check the following:

- Is the name correctly spelled?
- If the date of birth correct?
- Are compound names in the correct order?
- Have you put the surname first?

If the search still finds nothing, the person might have only just moved to Norway or might be too young to have submitted a tax assessment and had it approved. Another reason might be that the person is included in his/her spouse's tax assessment. Contact our Customer Centre on 815 55 454 if you need help finding someone.

## Available information:

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

General information | Risk score personal credit | Calculated gross income | Calculated debt-equity ratio | Negative payment remarks | Registered tax assessments | Previous addresses

**Multi-check person: TESTDAME PETRA**

Date of birth: 18.10.65  
 Name: TESTDAME PETRA  
 Address: SOFIENBERGGATE 56  
 Postal address: 0563 OSLO  
 Mun.no.: 0301 Tax CL: 1 Sex: F Age: 42

| Service                                    | Status        |
|--|---------------|
| <b>Risk score personal credit</b>          | Data found    |
| <b>Calculated gross income</b>             | Data found    |
| <b>Calculated debt-equity ratio</b>        | Data found    |
| <b>Negative payment remarks</b>            | Data found    |
| Voluntary mortgage                         | No data found |
| <b>Registered tax assessments</b>          | Data found    |
| <b>Previous addresses</b>                  | Data found    |
| Business interests                         | No data found |
| The Property Register                      | No data found |
| The Register of Mortgaged Movable Property | No data found |
| Folkeregisteret                            | Ikke tilgang  |

Reports (hold the cursor over the button to view the content of the report)

Small Standard Complete

Multi-check provides a menu with all available information in the top right of the page and the table. The available information is highlighted in the same way as hyperlinks. To display the information, click the relevant option in the menu.

You can also extract three different reports from this page. Hold the mouse pointer over the option to find out what the reports contain.

**Service**

**Risk score personal credit**

**Calculated gross income**

**Calculated debt-equity ratio**

**Negative payment remarks**

Voluntary mortgage

**Registered tax assessments**

**Previous addresses**

Business interests

The Property Register

The Register of Mortgaged Movable Property

Folkeregisteret

**Status**

Data found

Data found

Data found

Data found

No data found

Data found

Data found

No data found

No data found

No data found

Ikke tilgang

Reports (hold the cursor over the button to view the content of the report)

Small Standard Complete

Payment Remarks  
 Tax Assessment  
 Risk Score Personal Credit  
 Calculated Gross Income  
 Calculated Debt-Equity Ratio  
 Mortgaged Movable Property  
 Property Register

The various services available from the list are described below.

### Risk score, personal credit

This is an analysis of an individual's creditworthiness. The model is based on information from public registers and Experian's own database, combined with statistical data. Income and payment remarks are the most important factors, but other factors also influence an individual's risk score. The scale is from 0-100, with 100 points indicating minimum risk/maximum creditworthiness. See appendix 6 for more details of our score models.

**Calculated gross income**

When the Norwegian tax authorities introduced a linear tax system, Experian created a formula that calculates an individual's gross income. If you receive a message stating that this ratio cannot be calculated, the reason might be that the tax assessment may include special deductions, which would make the result inaccurate.

**Calculated debt-equity ratio**

The calculated debt-equity ratio provides information about the relationship between debt, gross income and net income.

It also compares the position of the individual in relation to others in the same age group, income group and the country on average.

The model is presented as two ratios:

Ratio I indicates the proportion of gross income accounted for by interest on debts and special deductions.

Ratio II indicates how much higher the gross income is compared to the net income (after all deductions, not just the net deductions as for Ratio I).

**Payment remarks**

This is a list of payment remarks that have been registered for the individual. Our licence only permits us to display one remark at each level in the process. This means that if a debt collection case has proceeded to the Conciliation Court, only the decision will appear in our solutions.

For private individuals, a case can be submitted for registration 30 days after legal proceedings are started. If a repayment agreement between a debtor and a debt collection agency has been breached, the case can be registered immediately.

Disputed claims cannot be registered as a payment remark.

- A payment remark will stay registered for 4 years from the registration date
- This does not apply to officially registered security interests in real estate and movable property. In this case, the payment remarks stay registered for as long as the security interest remains in the official register.
- Bankruptcies will stay registered for 4 years from the registration date.  
Payment remarks are completely deleted if we receive notification that the claim has been settled

Appendix 4 explains the various remarks.

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

https://www.creditinform.com/webonline/pinfo/index.asp?pnr=-4124397&edr=1&lr=1

**PERSON INFORMATION**

General information | Risk score personal credit | Calculated gross income | Calculated debt-equity ratio | Negative payment remarks | Registered tax assessments | Previous addresses

**Multi-check person: TESTDAME PETRA**

Date of birth: 18.10.65  
 Name: TESTDAME PETRA  
 Address: SOFIENBERGGATE 56  
 Postal address: 0563 OSLO  
 Mun.no.: 0301 Tax CL.: 1 Sex: F Age: 42

**Negative payment remarks (Number = 2)**

The outlay transactions registered amount ca differ from the actual/real.

| Date     | Type                | Source                | Status | Reference | Amount | Settled | Creditor               | Percentage |
|----------|---------------------|-----------------------|--------|-----------|--------|---------|------------------------|------------|
| 05.05.06 | DEBT COLLECTION     | INVOICIA NORGE AS     |        | 99910143  | 8.748  |         | ET-CETERA PROFIL AS    |            |
| 30.09.03 | OUTLAY TRANSACTIONS | OFF. REG. OF MOVABLES |        |           | 56.148 |         | STATEN V/ OSLO KOMMUNE |            |

Note that the amount in enforcement proceedings may not be the same as the actual debt. This is because the debtor may have paid part of the amount, or because interest and costs may have been added.

### Voluntary mortgage

This option shows a list of voluntary security interests. The most common security interest registered for individuals is security for a car loan. Appendix 4 explains the various voluntary security interests.

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

https://www.creditinform.com/webonline/pinfo/index.asp?pnr=-4124401&edr=1&lr=1

**PERSON INFORMATION**

General information | Risk score personal credit | Voluntary mortgage | Registered tax assessments | Previous addresses

**Multi-check person: TESTMANN PETTER**

Date of birth: 18.10.65  
 Name: TESTMANN PETTER  
 Address: HUNDREMETERSKOGEN 100  
 Postal address: 0563 OSLO  
 Mun.no.: 0301 Tax CL.: 1 Sex: M Age: 42

**Voluntary mortgage (Number = 1)**

| Date     | Type          | Source                | Status | Reference | Amount | Settled | Creditor |
|----------|---------------|-----------------------|--------|-----------|--------|---------|----------|
| 19.02.07 | VENDOR'S LIEN | OFF. REG. OF MOVABLES |        |           | 75.000 |         | TESTBIL  |

### Registered tax assessments

Our database contains individuals who have been assessed in Norway in the last three years. These are the last three years published by the tax authorities, showing net income, tax and assets for that period.

The screenshot shows a web browser window with the URL <https://www.creditinform.com/webonline/pinfo/index.asp?prn=-4124401&edr=1&lr=1>. The page displays personal information for TESTMANN PETTER, including date of birth (18.10.65), name, address (HUNDREMETERSKOGEN 100, 0563 OSLO), and tax class (1). A table of tax assessments for the years 2004, 2005, and 2006 is also shown.

**PERSON INFORMATION**  
 General information | Risk score personal credit  
 Voluntary mortgage | Registered tax assessments | Previous addresses

**Multi-check person: TESTMANN PETTER**

Date of birth: 18.10.65  
 Name: TESTMANN PETTER  
 Address: HUNDREMETERSKOGEN 100  
 Postal address: 0563 OSLO  
 Mun.no.: 0301 Tax CL.: 1 Sex: M Age: 42

| Assessment year:  | 2006    | 2005    | 2004    |
|-------------------|---------|---------|---------|
| Class:            | 1       | 1       | 1       |
| Wealth:           | 60.000  | 54.001  | 60.000  |
| Income:           | 350.700 | 329.000 | 325.000 |
| Total tax:        | 101.000 | 91.256  | 89.000  |
| Municipality no.: | 0301    | 0301    | 0301    |
| Comment:          |         |         |         |

There are two tax classes in Norway. Single people are taxed in class 1. Married couples, with or without children, who are treated separately for tax purposes are assessed in class 1E. Single parents and married couples in which one spouse does not have an income are assessed in tax class 2. Married couples, with or without children, with one spouse who has a very low income are assessed in tax class 2F.

There is one more tax class – class 0 – for people living abroad but owning real estate or running a business in Norway.



## Previous addresses

This is a list of addresses that Experian has registered for an individual in the last four years.

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

https://www.creditinform.com/webonline/pinfo/index.asp?pnr=-4124401&edr=1&r=1

**PERSON INFORMATION**  
General information | Risk score personal credit  
Voluntary mortgage | Registered tax assessments | Previous addresses

**Multi-check person: TESTMANN PETTER**

Date of birth: 18.10.65  
Name: TESTMANN PETTER  
Address: HUNDREMETERSKOGEN 100  
Postal address: 0563 OSLO  
Mun.no.: 0301 Tax Cl.: 1 Sex: M Age: 42

**Previous addresses (Number = 2)**

| Date     | Source | Address             | Postal address |
|----------|--------|---------------------|----------------|
| 16.03.05 | CI     | SØRKEDALSVEIEN 10 C | 0369 OSLO      |
| 15.06.00 | CI     | SKOMAKERGATA 11     | 1158 OSLO      |

## Business interests

This is a list of the companies in which the individual has business interests. The list shows the function, the company name and the company registration number.

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

https://www.creditinform.com/webonline/pinfo/index.asp?pnr=-4124401&edr=1&r=1

**PERSON INFORMATION**  
General information | Risk score personal credit | Negative payment remarks  
Voluntary mortgage | Registered tax assessments | Business interests

**Multi-check person: HAKKESPETT HAKKE**

Date of birth: 03.04.54  
Name: HAKKESPETT HAKKE  
Address: HAKKEBAKKEN  
Postal address: 4029 STAVANGER  
Mun.no.: 1103 Tax Cl.: 1 Sex: M Age: 54

**Business Interests (Number = 3)**

| Office          | Business No. | CR | Name                 | Status |
|-----------------|--------------|----|----------------------|--------|
| CHAIRMAN        | 888888888    | CR | TESTOBJEKT-FIKTIV AS |        |
| RESPONSIBLE     | 888888888    | CR | TESTOBJEKT-FIKTIV AS |        |
| GENERAL MANAGER | 888888888    | CR | TESTOBJEKT-FIKTIV AS |        |

If you are interested in a company, click it to switch to the company database, where you can find out trends and a rating for the company.

## The Property Register – information about property owners, addresses and buildings

This option shows information obtained from NE's database (Norsk Eiendomsinformasjon). The list shows whether the individual is registered as owning property. You can click a list entry for details of the properties the individual owns.

**CreditOnline - Microsoft Internet Explorer provided by Creditinform**

https://www.creditinform.com/webonline/pinfo/index.asp?pnr=-4124401&edr=1&r=1

**PERSON INFORMATION**  
General information | Risk score personal credit | Calculated gross income | Calculated debt-equity ratio  
Registered tax assessments | The Property Register

**Multi-check person: VELTEN BENTE TORUN**

Date of birth: 06.07.63  
Name: VELTEN BENTE TORUN  
Address: PORFYRVEIEN 2  
Postal address: 0753 OSLO  
Mun.no.: 0301 Tax Cl.: 1 Sex: F Age: 44

**Properties (Number = 2)**

| Municipality | Land no | Title no | Lease no | Sect. No |
|--------------|---------|----------|----------|----------|
| 0301 OSLO    | 11      | 277      |          | 5        |
| 0429 ÅMOT    | 36      | 118      |          |          |

**The Register of Mortgaged Movable Property**

This information is taken directly from the Register of Mortgaged Movable Property in Brønnøysund. The same information usually appears under Voluntary mortgage or Payment remarks.

**Folkeregisteret (National Register)**

You can also use our CreditOnline service to access the National Register.

The authorities have imposed restrictions on who can access the register. To use this service you will need to apply for permission from the Office of the National Registrar (SFF) – the body that supervises the use of the National Register. Permission is granted for all or part of the register, depending on the applicant's business and the need to access the data.



## The Property Register

If you click “Property” in the menu on the left, you can search the Property Register directly.

The screenshot shows the 'PROPERTY REGISTER SEARCH' interface. On the left is a vertical menu with options: Business, Person, Property, Borettsregister, Movable Property, Foreign reports, Monitoring, MarketSelect, User's manual, and Exit. The 'Property' option is highlighted. The main area is titled 'PROPERTY REGISTER, SEARCH BY: LAND REGISTER'. It features search fields for Municipality no, Municipality name, Land number, Title number, Lease number, and Section number. A 'Document type' section has radio buttons for 'Warrant' (selected) and 'Mortgage'. 'Search' and 'Reset' buttons are at the bottom. The top right has links for Name, Address, Land Register, Document, Lease agreement, and Gage certificate. The EDR logo (NORSK EIENDOMSINFORMASJON AS) is in the top right corner.

The following options are available in the menu in the top right :

**Name:** Use this option to search for the properties owned by a specified individual or company.

The screenshot shows the 'PROPERTY REGISTER SEARCH' interface with the search type set to 'NAME'. The left menu is the same. The main area is titled 'PROPERTY REGISTER, SEARCH BY: NAME'. It features search fields for Municipality no, Municipality name, Business no, Birth no/date, Type (a dropdown menu with 'Person' selected), Company/Surname, first name, and Postal code /Postal address. 'Search' and 'Reset' buttons are at the bottom. The top right has links for Name, Address, Land Register, Document, Lease agreement, and Gage certificate. The EDR logo is in the top right corner.

**Address:**

Use this option if you know the address of a property and you want to find out the company/individual that owns the property.

The screenshot shows the 'PROPERTY REGISTER SEARCH' interface. On the left is a vertical menu with options: Business, Person, Property, Borettsregister, Movable Property, Foreign reports, Monitoring, MarketSelect, and User's manual. The main header area includes the 'CreditInform' logo and the text 'An Experian company'. The search title is 'PROPERTY REGISTER, SEARCH BY: ADDRESS'. On the right is the 'EDR' logo with the text 'NORSK EIENDOMSINFORMASJON AS'. Below the title, there are input fields for: Municipality no, Municipality name, Street name, House no, and Postal code /Postal address. The 'House no' field is split into 'Alph. Letter' and 'Street code'. At the bottom right are 'Search' and 'Reset' buttons. A top navigation bar contains links: Name | Address | Land Register, and a secondary bar contains Document | Lease agreem | Gage certificate.

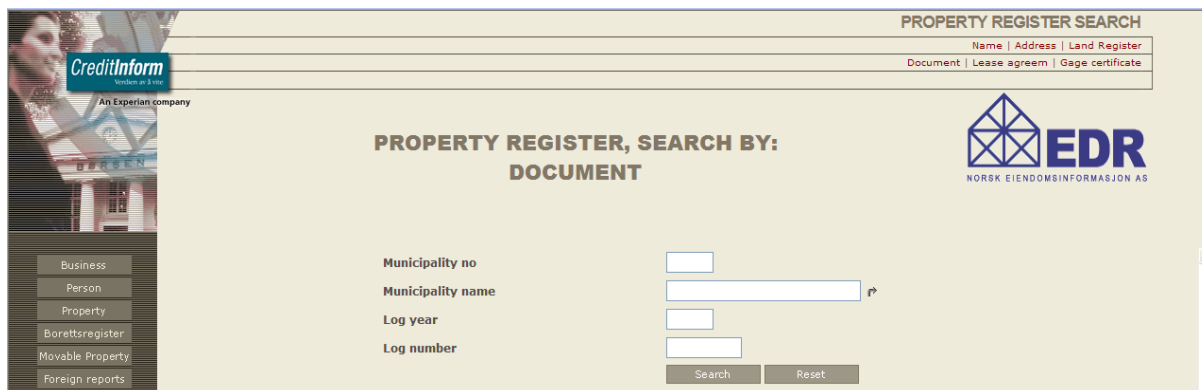
**Land Register:**

Use this option if you know the land number and title number of the property and you want to find out the company/individual who owns the property.

The screenshot shows the 'PROPERTY REGISTER SEARCH' interface for the 'LAND REGISTER' search type. The layout is similar to the Address search page, with the same left menu and header. The search title is 'PROPERTY REGISTER, SEARCH BY: LAND REGISTER'. The input fields are: Municipality no, Municipality name, Land number, Title number, Lease number, Section number, and Document type. The 'Document type' field has radio buttons for 'Warrant' (selected) and 'Mortgage'. 'Search' and 'Reset' buttons are at the bottom right. The top navigation bar and secondary bar are identical to the Address search page.

## Document

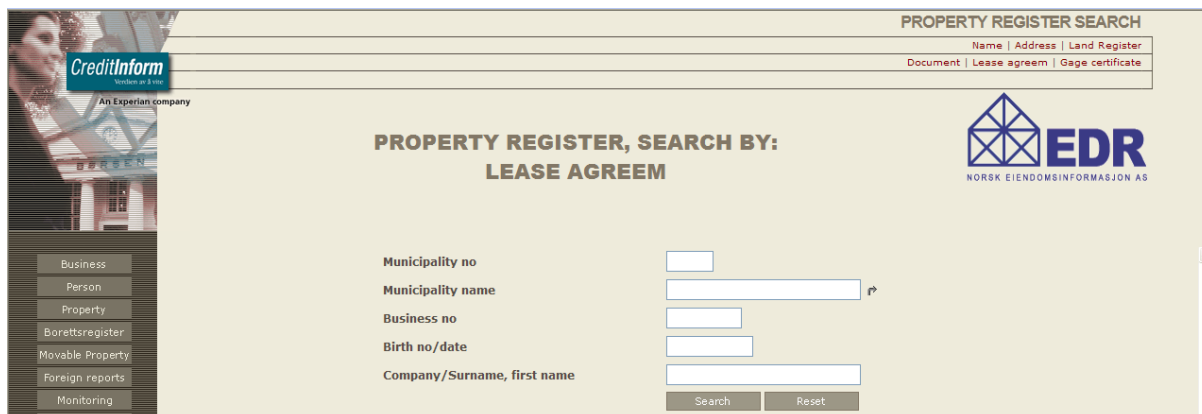
Use this option if you know the journal number of a specific legal right and you want to find out what it relates to. For example, you can find out which property a mortgage is attached to.



The screenshot shows the 'PROPERTY REGISTER SEARCH' interface. At the top, there are links for 'Name | Address | Land Register' and 'Document | Lease agreement | Gage certificate'. The main heading is 'PROPERTY REGISTER, SEARCH BY: DOCUMENT'. On the left, a sidebar lists categories: Business, Person, Property, Borettsregister, Movable Property, and Foreign reports. The search fields include 'Municipality no', 'Municipality name', 'Log year', and 'Log number'. There are 'Search' and 'Reset' buttons at the bottom right. The EDR logo (NORSK EIENDOMSINFORMASJON AS) is in the top right corner.

## Lease agreement

Use this option to find out if a lease from the table agreement has been registered for an individual or a company.



The screenshot shows the 'PROPERTY REGISTER SEARCH' interface for 'LEASE AGREEMENT'. The top navigation links are 'Name | Address | Land Register' and 'Document | Lease agreement | Gage certificate'. The main heading is 'PROPERTY REGISTER, SEARCH BY: LEASE AGREEMENT'. The sidebar on the left is the same as in the previous screenshot. The search fields include 'Municipality no', 'Municipality name', 'Business no', 'Birth no/date', and 'Company/Surname, first name'. There are 'Search' and 'Reset' buttons at the bottom right. The EDR logo is in the top right corner.

## Certificate of Mortgage

Use this option to order certificates directly from the National Mapping Authority.

You can order unconfirmed certificates and historical certificates, which are sent by e-mail.

You can also order a confirmed certificate, printed on special paper and complete with stamps and a signature. This is sent by post, so delivery takes a few days.

**CreditInform**  
An Experian company

**PROPERTY REGISTER SEARCH**  
Name | Address | Land Register  
Document | Lease agreem | Gage certificate

**PROPERTY REGISTER, SEARCH BY:  
GAGE CERTIFICATE**

**EDR**  
NORSK EIENDOMSINFORMASJON AS

Please enter data into fields marked with \*.

Municipality no \*

Municipality name

Land number \*

Title number \*

Lease number

Section number

Order type of document

Ordered by \*

Orderers address 1 \*

Orderers address 2

Orderers address 3

Attention \*

Orderers postal code \*

Reference

E-Mailaddress

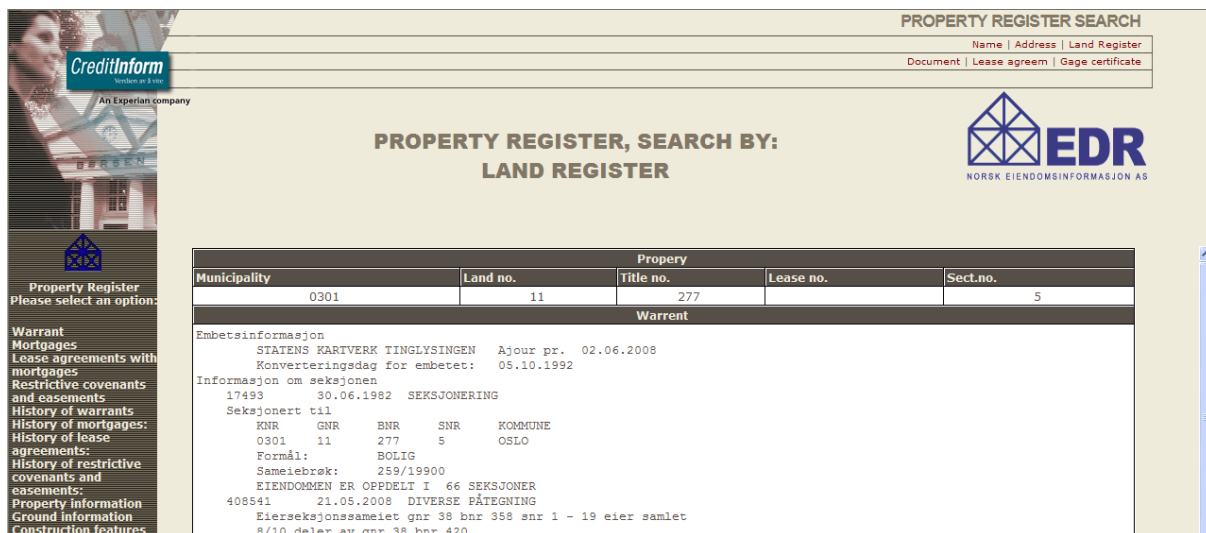
## Land Register

When the land register you are looking for has been identified, you are taken to the land register search page. The search is configured to display warrant information first. If you are only interested in security interests, you can select the relevant options on the search page.

Once the correct property has been found, a menu of available products appears on the left.

## Warrant

This option shows who owns the property and the price of the property the last time it was sold. The option also gives details of any shares in common areas and any restrictions in ownership that have been registered. If there is more than one owner, the list will show how much each title holder owns.



**PROPERTY REGISTER SEARCH**  
Name | Address | Land Register  
Document | Lease agreem | Gage certificate

**PROPERTY REGISTER, SEARCH BY:  
LAND REGISTER**

**EDR**  
NORSK EIENDOMSINFORMASJON AS

| Municipality | Land no. | Title no. | Lease no. | Sect.no. |
|--------------|----------|-----------|-----------|----------|
| 0301         | 11       | 277       |           | 5        |

**Warrant**

Embetsinformasjon  
STATENS KARTVERK TINGLYSINGEN Ajour pr. 02.06.2008  
Konverteringsdag for embetet: 05.10.1992

Informasjon om seksjonen  
17493 30.06.1982 SEKSJONERING

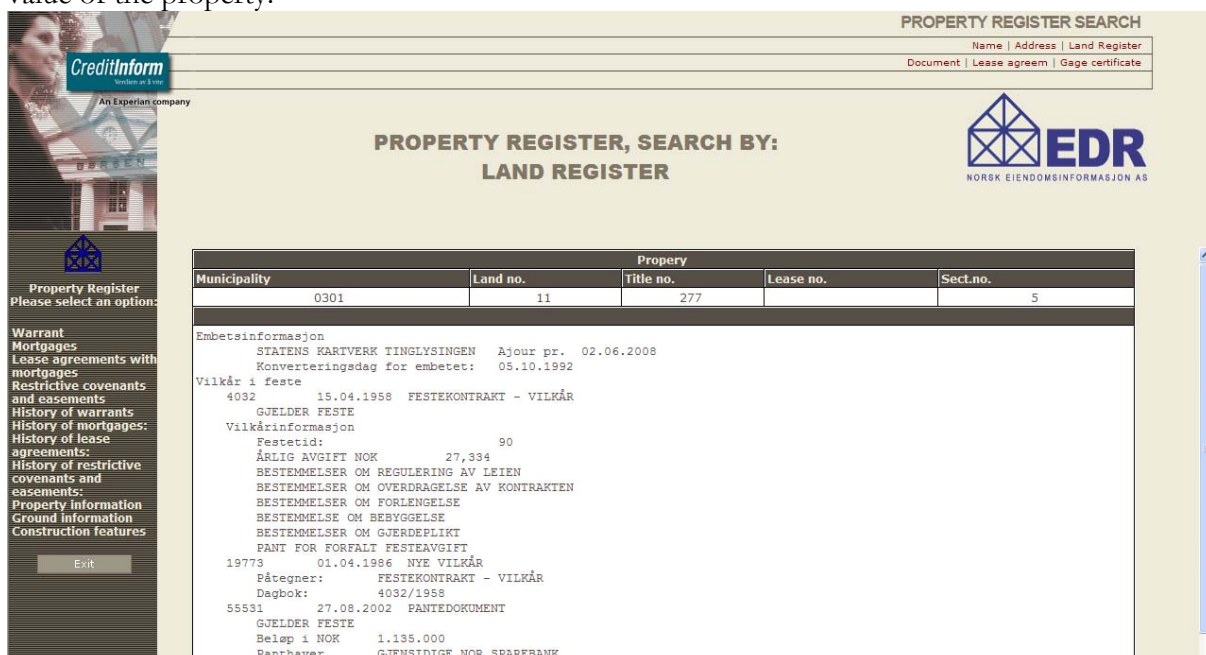
Seksjonert til  
KNR GNR BNR SNR KOMMUNE  
0301 11 277 5 OSLO

Formål: BOLIG  
Sameiebrøk: 259/19900  
EIENDOMMEN ER OPPDELT I 66 SEKSJONER  
408541 21.05.2008 DIVERSE PÅTEGNING  
Eierseksjonssameiet gnr 38 bnr 358 snr 1 - 19 eier samlet  
8/10 deler av gnr 38 bnr 420

**Property Register**  
Please select an option:  
Warrant  
Mortgages  
Lease agreements with mortgages  
Restrictive covenants and easements  
History of warrants  
History of mortgages  
History of lease agreements  
History of restrictive covenants and easements  
Property information  
Ground information  
Construction features

## Mortgages

This option shows who has mortgages on the property and the order of priority. The security interests displayed are financial in nature. The most common types are security for loans, but the security interests may also include registered rights of occupation or other factors affecting the value of the property.



**PROPERTY REGISTER SEARCH**  
Name | Address | Land Register  
Document | Lease agreem | Gage certificate

**PROPERTY REGISTER, SEARCH BY:  
LAND REGISTER**

**EDR**  
NORSK EIENDOMSINFORMASJON AS

| Municipality | Land no. | Title no. | Lease no. | Sect.no. |
|--------------|----------|-----------|-----------|----------|
| 0301         | 11       | 277       |           | 5        |

**Mortgages**

Embetsinformasjon  
STATENS KARTVERK TINGLYSINGEN Ajour pr. 02.06.2008  
Konverteringsdag for embetet: 05.10.1992

Vilkår i feste  
4032 15.04.1958 FESTE KONTRAKT - VILKÅR

GJELDER FESTE  
Vilkårinformasjon  
Festetid: 90  
ÅRLIG AVGIFT NOK 27,334  
BESTEMMELSER OM REGULERING AV LEIEN  
BESTEMMELSER OM OVERDRAGELSE AV KONTRAKTEN  
BESTEMMELSER OM FORLENGELSE  
BESTEMMELSE OM BEBYGGELSE  
BESTEMMELSER OM GJERDEPLIKT  
PANT FOR FORFALL FESTEAVGIFT  
19773 01.04.1986 NYE VILKÅR  
Påtegner: FESTE KONTRAKT - VILKÅR  
Dagbok: 4032/1958  
55531 27.08.2002 PANTEDOKUMENT  
GJELDER FESTE  
Beløp i NOK 1.135.000  
Pantthaver: GJENSIDIGE NOR SPAREBANK

**Property Register**  
Please select an option:  
Warrant  
Mortgages  
Lease agreements with mortgages  
Restrictive covenants and easements  
History of warrants  
History of mortgages  
History of lease agreements  
History of restrictive covenants and easements  
Property information  
Ground information  
Construction features

Exit

**Lease agreements with mortgages**

This option shows if any lease agreements and security interests attached to the lease agreement are registered for the property.

**Restrictive covenants and easements**

This option shows any rights and agreements attached to the property and passed to another property or person. These rights are not normally financial in nature. Examples include hunting rights, rights of way, mooring rights, etc.

**History of warrants**

This option shows previous owners who are now deleted from the property register.

**History of mortgages**

This option shows mortgages on the property that have been deleted from the property register, covering the current owner as well as any previous owners.

**History of lease agreements**

This option shows whether any lease agreements have been registered for the property in the past

**History of restrictive covenants and easements**

This option shows whether any security interests of a non-financial nature have been registered for the property.

**Property information**

This option shows information about the property itself. You can find out when the property was created, the type of property, whether the property title has been registered, the surface area, any co-ownership, etc.

**Ground information**

This option shows a list of all registered documents for a property relating to the initial registration and any subsequent changes, for example plot divisions and surveyor's certificates, boundary adjustments, etc. The option lets you know if there have been any changes to the size of the property, for example as a result of plot divisions, or any changes to the co-ownership of the section.

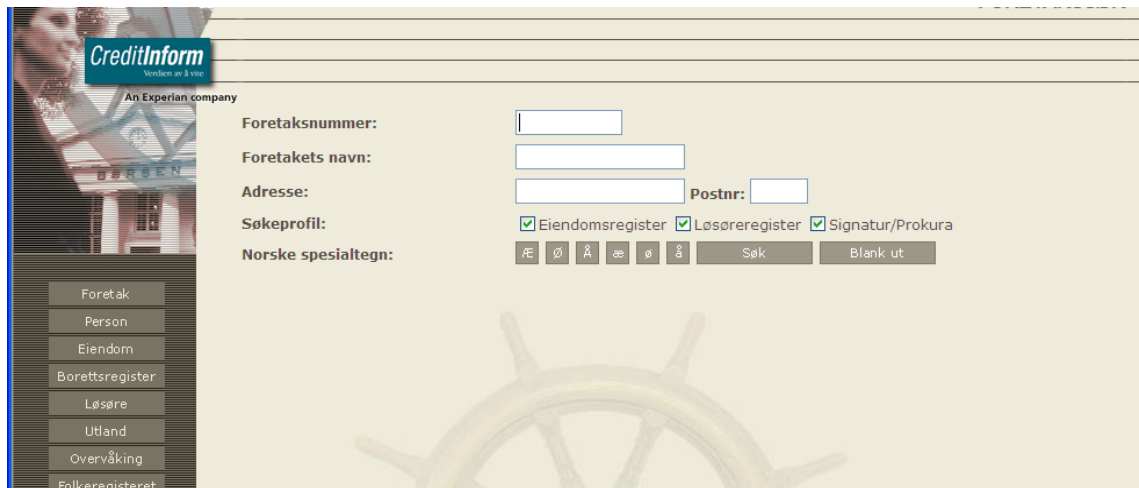
**Construction features**

This option provides detailed information about the buildings on a property. The information includes the types of the buildings, how they are constructed, the built surface area, and arrangements for water, sewage and heating, etc. There may be more than one building associated with a property. Note that there are differences in the level of detail available for properties registered before 1980.

You can order access to the property register from our Customer Centre.

## Borettsregisteret (Cooperative Housing Register)

You can use this service to obtain title and security information relating to shares in housing cooperatives in the same way as freehold properties.



The screenshot shows the CreditInform website interface for searching the Borettsregisteret (Cooperative Housing Register). The header includes the CreditInform logo and the text "An Experian company". On the left, there is a vertical navigation menu with buttons for "Foretak", "Person", "Eiendom", "Borettsregisteret", "Løsere", "Utland", "Overvåking", and "Folkeregisteret". The main search area contains the following fields and options:

- Foretaksnummer:** A text input field.
- Foretakets navn:** A text input field.
- Adresse:** A text input field.
- Postnr:** A text input field.
- Søkeprofil:** Three checkboxes: ☒ Eiendomsregister, ☒ Løsøreregister, and ☒ Signatur/Prokura.
- Norske spesialtegn:** A row of Norwegian special characters: Æ, Ø, Å, æ, ø, å.
- Buttons:** "Søk" (Search) and "Blank ut" (Clear).

There are two options for finding information about title and security interests linked to individuals or companies: you can search by the personal ID number or company registration number of the owner or directly by the share number.

## Searching by personal ID number or company registration number

**CreditInform**  
Verdipapirer og kreditt  
An Experian company

**BORETTREGISTER**

Søk etter andeler knyttet til personer eller foretak

Person/Org.nr

Søk Blank ut

Vis informasjon om borettsregisteret

Andelsnummersøk

If you enter a personal ID number or a company registration number, you will see a list of all shares owned by the individual or company.

**CreditInform**  
Verdipapirer og kreditt  
An Experian company

**BORETTREGISTER**

Søk etter andeler knyttet til personer eller foretak

Person/Org.nr

Søk Blank ut

Informasjon for: Testmann, Petter

| Org.nr    | Andelsnr | Navn                  | Andelsbrøk |
|-----------|----------|-----------------------|------------|
| 949808811 | XXX      | AMMERUDLIA BORETTSLAG | 1/1        |

Velg ønsket org.nr for å gå tilbake til søk i borettsregisteret med valgt org.nr og andelsnummer.

Vis informasjon om borettsregisteret

Andelsnummersøk

Select the company registration number from the hit list for title and security information about the share you are interested in.



BORETTREGISTER

CreditInform  
Verdien av å vite  
An Experian company

Søk i registeret med organisasjonsnr og andelsnr.

Org.nr: 948808811

Andelsnr.: xxx

Produkt: Oppslag Borett

Søk Blank ut

Personnummersøk

Vis informasjon om borettsregisteret

Foretak  
Person  
Eiendom  
Boretsregister  
Løsøre  
Utland  
Overvåking  
Folkeregisteret  
Fagbladet  
MarketSelect  
Brukerveiledning  
Avslutt

Click “Søk” (Search) to show the detail page for the share.

“Oppslag Borett” (Cooperative lookup) contains title and security information about the share.

BORETTREGISTER

CreditInform  
Verdien av å vite  
An Experian company

Søk i registeret med organisasjonsnr og andelsnr.

Org.nr: 948808811

Andelsnr.: xxx

Produkt: Oppslag Borett

Søk Blank ut

Personnummersøk

Vis informasjon om borettsregisteret

Skriv ut

Org.nr.: 948808811  
Navn: AMMERUDLIA BORETTSLAG  
Andelsnr.: XXX  
Registreringsenhet: Statens kartverk Tinglysingen  
Ajourdato.: 19/11/2007

Hjemmelsdokumenter:

14/12/2006 XXXXXX HJEMMEL TIL ANDEL  
Testmann, Petter  
F.NR: 190379 IDEELL: 1/1

Heftelser:

14/12/2006 XXXXXX NOTERT PANT  
DATO FOR NOTIFIKASJON: 31/01/2003  
PRIORITET: 2  
BESITTER AV ANDELSBREV: OSLO BOLIG OG SPARELAG  
ORG.NR: 937052766  
PANTHAVER: DNB NOR BANK ASA  
ORG.NR: 984851006

26/10/2007 XXXXXX PANTEDOKUMENT  
BELOP: NOK 1,060,000  
PANTHAVER: SKANDIABANKEN AB NORSK AVDELING  
ORG.NR: 981291220

Rettigheter: INGEN INFORMASJON REGISTRERT

Grunndata:

You can also use this service for historical share information.

“Oppslag Historikk Boret” (Cooperative lookup history) shows information about all title documents and security documents that are attached to the share and that became historical documents when the Cooperative Housing Register was converted in December 2006. Certain manually registered housing cooperatives may have a history back to July 2006.

Select the “Oppslag Historisk Boret” (Cooperative lookup history) product.

BORETTREGISTER

CreditInform  
Verden av å vite  
An Experian company

Søk i registeret med organisasjonsnr og andelsnr.

Org.nr 948808811

Andelsnr. xxx

Produkt Oppslag Historisk Boret

Søk Blank ut

Personnummersøk

Vis informasjon om boretsregisteret

Click Søk (Search). A list appears, showing earlier records relating to this share

BORETTREGISTER

CreditInform  
Verden av å vite  
An Experian company

Søk i registeret med organisasjonsnr og andelsnr.

Org.nr 948808811

Andelsnr. xxx

Produkt Oppslag Historisk Boret

Søk Blank ut

Personnummersøk

Vis informasjon om boretsregisteret

Skriv ut

Org.nr.: 948808811  
Navn: AMMERUDLIA BORETTSLAG  
Andelsnr.: xxx  
Registreringsenhet: Statens kartverk Tinglysingen  
Ajourdato.: 19/11/2007

Hjemmelsdokumenter: INGEN INFORMASJON REGISTRERT

Heftelser: INGEN INFORMASJON REGISTRERT

Rettigheter: INGEN INFORMASJON REGISTRERT

Grunndata: INGEN INFORMASJON REGISTRERT

## Searching directly by share number

You can also search for a share directly, using the share number combined with the registration number of the housing cooperative.

BORETTREGISTER

CreditInform  
Verdier og å vite  
An Experian company

Søk i registeret med organisasjonsnr og andelsnr.

Org.nr

Søk opp borettslag med navn

Andelsnr.

Produkt

Søk Blank ut

Personnummers

Vis informasjon om borettsregisteret

If you do not know the registration number of the housing cooperative, choose “Søk opp borettslag med navn” (Find housing association by name).

BORETTREGISTER

CreditInform  
Verdier og å vite  
An Experian company

Søk i CreditInforms database etter organisasjonsnr til borettslag.

Navn:

Adresse

Postnr./Poststed

Søk Blank ut

Trykk her for å gå tilbake til søk i borettsregister

Click “Søk” (Search) to display the list of matches.



**CreditInform**  
Verdient av 3 ster  
An Experian company

**BORETSREGISTER**

Søk i CreditInform database etter organisasjonsnr til borettslag.

Navn:

Adresse:

Postnr./Poststed:

| Org.nr    | Navn                  | Adresse            | Postnr | Poststed |
|-----------|-----------------------|--------------------|--------|----------|
| 948808811 | AMMERUDLIA BORETTSLAG | HAMMERSBORG TORG 1 | 0179   | OSLO     |

Velg ønsket org.nr for å gå tilbake til søk boretsregister med valgt org.nr, eller trykk her

Specify the share you are interested in and follow the instructions as above.

## Register of Mortgaged Movable Property

The Register of Mortgaged Movable Property is a database containing details of rights and security interests in property other than real estate. Examples of security interests for private individuals include registered pre-marital agreements, car loans, execution proceedings, etc. For companies, examples include plant and machinery, stock, equipment, factoring agreements, etc.



The screenshot shows the 'MORTGAGED MOVABLE PROPERTY' search interface on the Brønnøysundregistrene website. The page has a yellow background. At the top left, there is a 'CreditInform' logo and a small image of a building. The main header area contains the text 'NORGES SENTRALE DATABASER' and 'Brønnøysundregistrene'. Below this, there are four tabs: 'Business', 'Person', 'Motor vehicle', and 'Logbook'. The 'Business' tab is currently selected. The search form includes fields for 'Business no.', 'Municipality no.', 'Name', 'County no.', and 'Postal code'. There are also 'Search' and 'Reset' buttons. A 'Business' button is visible at the bottom left of the form area.

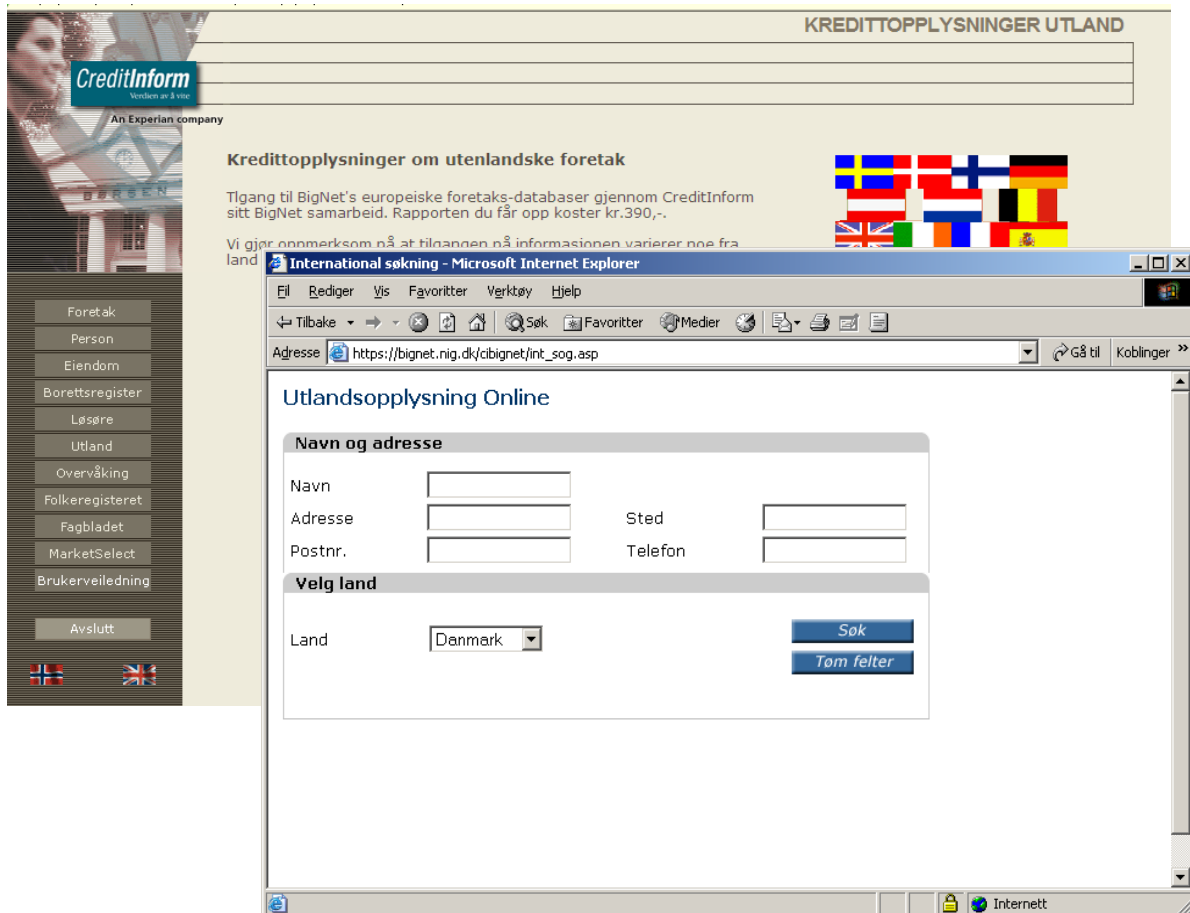
If you know the company registration number or the name of the company, you can carry out a direct search to find out if any security interests are registered for the company. You can do the same thing for private individuals (Person).

If you click “Motor vehicle”, you can search using the vehicle registration number.

The last option, “Logbook” is useful if you know the journal number of the security interest/collateral you are looking for.

## Searching for foreign companies

To show the search page, click the “Foreign reports” button in the menu on the left. The search page gives you access to the European company databases forming part of the BigNet collaboration.



- Select a country (“Land”).
- Enter the name of the company you are interested in (“Navn”).
- Click “Søk” (Search).

A list of matches appears as shown below.

If the menu does not contain the country you are interested in, there are no details for that country online. Contact our Customer Centre for alternative delivery methods.

## Utlandsopplysning Online

| Firmanavn  | Adresse                                    | Land | Telefon           | Org. Nr |
|--|--|------|-------------------|---------|
| <a href="#">TRANSIT TRANSPORT &amp; LOGISTIK A/S</a> | KOKHOLM<br>10 6000 KOLDING                 | DK   | +45-70-<br>127111 | 78935   |
| <a href="#">NIGADAN A/S</a>                          | MILEPARKEN<br>11 2740 SKOVLUNDE            | DK   |                   | 127224  |
| <a href="#">NIGRA FISKEEKSPORT A/S</a>               | SØREN NORDBYVEJ<br>27 9850 HIRTSHALS       | DK   | +45-98-<br>941988 | 187064  |
| <a href="#">NIELS ENEVOLDSEN</a>                     | HEJREBAKKEN<br>79 3500 VÆRLOSE             | DK   | +45-44-<br>862384 | 276115  |
| <a href="#">STEEN KRISTIAN STENSGAARD ENGBJERG</a>   | ROALD AMUNDSENS VEJ<br>9 9800 HJØRRING     | DK   | +45-98-<br>904792 | 284940  |
| <a href="#">JENS SKOVSBØLL</a>                       | BYVEJ 35 8370 HADSTEN                      | DK   | +45-86-<br>914055 | 391262  |
| <a href="#">LARS JESSEN JØRGENSEN</a>                | ENGLODDEN<br>11 2500 VALBY                 | DK   | +45-70-<br>202777 | 524543  |
| <a href="#">FIRMAET NIGAS I/S</a>                    | GAMMEL MONT<br>2 1117 KØBENHAVN K          | DK   | +45-58-<br>000000 | 846785  |
| <a href="#">BRIAN VALENTIN ZAAR PEDERSEN</a>         | ALLERUPVEJ<br>24 5672 BRØBY                | DK   |                   | 1231227 |
| <a href="#">NIELS GERT LEMMEKE MADSEN</a>            | FRIDTJOF NANSENS VEJ<br>19 7000 FREDERICIA | DK   | +45-75-<br>925114 | 640329  |
| <a href="#">JONAS HJØRDIE</a>                        | HORSENSGADE<br>16 2100 KØBENHAVN Ø         | DK   |                   | 792171  |
| <a href="#">AGENCY A/S</a>                           | SINDALSVEJ<br>8 8240 RISSKOV               | DK   | +45-33-<br>327242 | 372188  |
| <a href="#">NEVZAT UZUN</a>                          | RETORTVEJ<br>24 2500 VALBY                 | DK   | +45-36-<br>464713 | 857479  |
| <a href="#">KENNETH MICHAEL ANDERSEN</a>             | POSTVÆNGET<br>1 2670 GREVE                 | DK   | +45-32-<br>849615 | 863613  |
| <a href="#">ALLAN RENE ANDERSEN</a>                  | BRATBJERG<br>75 9460 BROVST                | DK   |                   | 897263  |
| <a href="#">EXPERIAN A/S</a>                         | KRISTIANIAGADE<br>9 2100 KØBENHAVN Ø       | DK   | +45-70-<br>100107 | 165551  |
| <a href="#">TANYAGAAN NIGHT</a>                      | ELMEGADE<br>13 2200 KØBENHAVN N            | DK   | +45-35-<br>360254 | 963477  |
| <a href="#">NIGHT RACERS</a>                         | BRINKEN 17 4360 KIRKE<br>ESKILSTRUP        | DK   |                   | 1302692 |
| <a href="#">NIGRO GROUP A/S</a>                      | STURLASGADE 12<br>N 2300 KØBENHAVN S       | DK   |                   | 1052107 |

Click the company for which you want to order a report. This takes you to an order page for the selected company. If there is a mark (\*) in front of the company name, the address is a branch/department address.

## Utlandsopplysning Online

|  |   |
|--|---|
| <b>Virksomheten</b>  |   |
| <b>NIGADAN A/S</b><br>MILEPARKEN 11<br>2740 SKOVLUNDE<br>Land: Danmark      Tlf.:      Org. Nr: 127224   |   |
| <b>Velg Rapport</b>  | <b>Leveringsmåte</b>  |
| <b>Velg rapport og leveringsmåte.</b><br><input type="radio"/> Data tilgjengelig i BIGNet Nordic<br><input type="radio"/> Data tilgjengelig i BIG-Net Rapport<br><input checked="" type="radio"/> BIGNet Nordic<br><input type="radio"/> BIG-Net Rapport | Hastighet: <input type="text" value="Normal"/><br>Metode: <input type="text" value="Online"/><br>Språk: <input type="text" value="Norsk"/><br>Leveres til: <input type="text"/><br>Fax/E-mail: <input type="text"/><br><input type="button" value="Bestill"/> |

The system automatically chooses the report that provides the best result. If you want to see the information that will be included in the report, select “Data tilgjengelig i Big-Net Rapport” (Data available in the Big-Net report).

Select a language for the report from the “Språk” (Language) menu. Leave the speed (“Hastighet”) unchanged. For the method (“Metode”), the best choice is “Online”, which displays the report on screen.

If you choose “E-post”, you will receive the report by e-mail. If you choose this option, do not forget to enter your e-mail address in the “Fax/E-mail” field.

Using the following combinations will produce the best results when searching the international database

### **Denmark**

Name

Address

Telephone no.

ID no. (internal KOB number)

### **Austria**

Name

Name + first 2-3 characters of the postal code

Name + town

D-No. (org/vat no.) 10 characters

### **Norway**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (organisation no) 9 characters

### **Sweden**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (organisation no) 10 characters

### **Finland**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) 8 characters

### **Belgium**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) 10 characters

### **Germany**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) 10 characters

### **France**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) 9 characters

### **UK**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) + name 8 characters

### **Ireland**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (org/vat no.) 5 characters (0 not used)

### **Netherlands**

Name

Name + first 2-3 characters of the postal code.

Name + town

ID no. (cannot be used)



**Appendix 1- Credit Rating levels**

|                       |                                |                      |
|-----------------------|--------------------------------|----------------------|
| <b><u>Level 1</u></b> | <b>Not creditworthy</b>        | <b>0-14 points</b>   |
| <b><u>Level 2</u></b> | <b>Credit against security</b> | <b>15-29 points</b>  |
| <b><u>Level 3</u></b> | <b>Creditworthy</b>            | <b>30-49 points</b>  |
| <b><u>Level 4</u></b> | <b>Good creditworthiness</b>   | <b>50-74 points</b>  |
| <b><u>Level 5</u></b> | <b>Best creditworthiness</b>   | <b>75-100 points</b> |

**Appendix 2 - Status codes for companies (in the drop-down list)**

|   |  |
|---|--|
| A | Under public debt settlement   |
| B | The company has changed its name   |
| F | The company is being liquidated  |
| K | The company is bankrupt  |
| O | Assets of compulsory liquidation surrendered to debtors  |
| P | Bankruptcy – proceedings completed   |
| R | The company has reserved itself against the sale of its address  |
| S | The company has been deleted   |
| T | The company has been compulsorily liquidated   |
| U | Illegal company name, change orders received   |
| Z | A company which probably no longer exists, but which is registered as being active in the Brønnøysund Register |

**Appendix 3 - Codes for company types**

| <b>COMPANY TYPE</b> | <b>DEFINITION</b>  |
|---------------------|--|
| <b>ENK</b>          | SOLE PROPRIETORSHIP  |
| <b>ANS</b>          | GENERAL PARTNERSHIP  |
| <b>DA</b>           | SHARED LIABILITY   |
| <b>PRE</b>          | PART SHIPPING COMPANY  |
| <b>AS</b>           | LIMITED LIABILITY COMPANY                                      |
| <b>ASA</b>          | PUBLIC LIMITED COMPANY   |
| <b>BA</b>           | LIMITED LIABILITY (COMPANY NOT SET UP FOR COMMERCIAL PURPOSES) |
| <b>SA</b>           | COOPERATIVE SOCIETY  |
| <b>KS</b>           | LIMITED PARTNERSHIP  |
| <b>BBL</b>          | HOUSE BUILDING COOPERATIVE                                     |
| <b>BRL</b>          | HOUSING COOPERATIVE  |
| <b>FLI</b>          | ASSOCIATION/SOCIETY/ARRANGEMENT                                |
| <b>STI</b>          | FOUNDATION   |
| <b>SPA</b>          | SAVINGS BANK   |
| <b>GFS</b>          | MUTUAL INSURANCE COMPANY                                       |
| <b>SF</b>           | STATE-OWNED ENTERPRISE   |
| <b>SÆR</b>          | OTHER ENTERPRISE ACCORDING TO SPECIAL LAW                      |
| <b>EØFG</b>         | EUROPEAN ECONOMIC ENTERPRISE GROUP                             |
| <b>NUF</b>          | NORWEGIAN DEPARTMENT OF FOREIGN BUSINESS ENTERPRISES           |

|             |   |
|-------------|---|
| <b>UTLA</b> | FOREIGN UNIT  |
| <b>VPFO</b> | SECURITIES FUND   |
| <b>KBO</b>  | ESTATE IN BANKRUPTCY  |
| <b>BO</b>   | OTHER ESTATE, ESTATE OF DECEASED PERSON, JOINT ESTATE                                   |
| <b>SAM</b>  | JOINT OWNERSHIP UNDER THE PROPERTY LAW  |
| <b>REV</b>  | INDIVIDUAL REGISTERED WITH THE REGISTER OF AUDITORS<br>Discontinued – changed to ENK    |
| <b>REGN</b> | INDIVIDUAL REGISTERED WITH THE REGISTER OF ACCOUNTANTS<br>Discontinued – changed to ENK |
| <b>AAFY</b> | SUB-UNIT OF INDIVIDUAL REGISTERED IN THE EMPLOYER'S REGISTER                            |
| <b>PERS</b> | OTHER INDIVIDUALS REGISTERED IN THE CONNECTED REGISTER                                  |
| <b>IKJP</b> | OTHER NON-LEGAL ENTITIES  |
| <b>ANNA</b> | OTHER LEGAL ENTITY  |
| <b>KTRF</b> | JOINT OFFICES   |
| <b>BEDR</b> | COMPANY   |
| <b>STAT</b> | STATE   |
| <b>FYLK</b> | COUNTY MUNICIPALITY   |
| <b>KOMM</b> | MUNICIPALITY  |
| <b>ORGL</b> | ORGANISATIONAL UNIT   |
| <b>OPMV</b> | SPECIALLY DIVIDED UNIT – MVAL § 12, SECOND SECTION.                                     |
| <b>FEMV</b> | JOINT VENTURE, JOINT VAT ACCOUNTS – MVAL § 12, THIRD SECTION.                           |
| <b>VIFE</b> | JOINTLY RUN BUSINESS – MVAL § 12, FOURTH SECTION.                                       |

|             |   |
|-------------|---|
|             |   |
| <b>UTBG</b> | VOLUNTARILY REGISTERED RENTED BUILDINGS                             |
| <b>ESEK</b> | JOINT HOUSING OWNERSHIP   |
| <b>IKS</b>  | INTERMUNICIPAL SOCIETY  |
| <b>KF</b>   | MUNICIPAL COMPANY   |
| <b>FKF</b>  | COUNTY MUNICIPAL COMPANY  |
| <b>KIRK</b> | JOINT ECCLESIASTICAL COUNCIL  |
| <b>PK</b>   | PENSION FUND  |
| <b>TVAM</b> | COMPULSORILY REGISTERED UNIT  |
| <b>UDEF</b> | UNDEFINED UNIT  |
| <b>FEMV</b> | VAT registration<br>JOINTLY REGISTERED FOR VAT WITH OTHER COMPANIES |
| <b>SA</b>   | COOPERATIVE SOCIETY   |
| <b>ADOS</b> | PUBLIC SECTOR ADMINISTRATIVE UNIT<br>E.g. tax collector             |

## Appendix 4 - Payment remarks

A payment remark is a defaulted monetary debt. CreditInform receives and registers payment remarks from the following sources:

- Debt collection agencies
- Municipalities and other organisations with in-house debt collection
- Norsk Eiendomsinformasjon (NE)
- The Register of Mortgaged Movable Property
- The Aquaculture Register
- The registers for Nothing to seize and Deduction from salaries/social security payments

### Judgements in money claims

Handed down by the Conciliation Court after a civil action. If the action is undefended, a judgement in default of defence will normally be handed down. Following the reorganisation of the Conciliation Courts on 01.01.2006, judgements are reported by the debt collection agencies and no longer by the Conciliation Courts as before.

### Voluntary secured debt

Specifies the company's level of secured debt, i.e. how much of a company's assets have been placed as security in order to receive financial assistance from creditors.

It is a good idea to consider the extent of voluntary secured debts when assessing creditworthiness, because this affects the debtor's ability to pay in the event of debt settlement proceedings, compositions or bankruptcies.

### Payment remarks

|            |  |
|------------|--|
| <b>AK</b>  | Public debt settlement                           |
| <b>AO</b>  | UNDER PUBLIC ADMINISTRATION                      |
| <b>AR</b>  | SEIZURE  |
| <b>DO</b>  | Arbitration ruling                               |
| <b>FG</b>  | VOLUNTARY DEBT SETTLEMENT                        |
| <b>GF</b>  | DEBT SETTLEMENT                                  |
| <b>HE</b>  | DECISION/RULING TO IMPOSE ENCUMBRANCE            |
| <b>IN</b>  | DEBT COLLECTION CASE                             |
| <b>IS</b>  | Insolvent  |
| <b>ITU</b> | NOTHING TO SEIZE                                 |
| <b>KK</b>  | Bankruptcy                                       |
| <b>K2</b>  | CLOSING OF BANKRUPTCY PROCEEDINGS                |
| <b>LT</b>  | DEDUCTION FROM SALARIES/SOCIAL SECURITY PAYMENTS |
| <b>MF</b>  | INTERIM (COURT) ORDER                            |
| <b>NR</b>  | NEW LEGAL ACTION                                 |

|            |  |
|------------|--|
| <b>SPR</b> | NO CREDIT  |
| <b>TA</b>  | Enforced compulsory winding-up of the company    |
| <b>T2</b>  | WINDING-UP ESTATE, RETURNED                      |
| <b>TG</b>  | COMPULSORY DEBT SETTLEMENT                       |
| <b>UL</b>  | Execution proceedings                            |
| <b>UTT</b> | DEDUCTION FROM SALARIES/SOCIAL SECURITY PAYMENTS |

### Frivillige pantstillelser

| TYPE      | FRIVILLIGE PANTSTILLELSER           |
|-----------|-------------------------------------|
| <b>AT</b> | LIEN IN AQUACULTURE LICENSES        |
| <b>DT</b> | Lien in operating equipment         |
| <b>FA</b> | Factoring agreement                 |
| <b>FP</b> | Lien in fishing equipment           |
| <b>IP</b> | Industrial lien                     |
| <b>JB</b> | LIEN IN RAILWAY EQUIPMENT           |
| <b>KA</b> | Voluntary lien on motor vehicle     |
| <b>LP</b> | Voluntary Lien in farming equipment |
| <b>SP</b> | VENDOR'S LIEN                       |
| <b>VL</b> | Voluntary charge of inventory       |

### Appendix 5 - Explanation of key financial data

Our key data is extracted from the four classic criteria that are used when analysing how a company is performing:

- The company's profitability, defined as the tied-up capital (return on capital) and the main reasons why this return is changing.
- The company's financial structure and the reasons for any changes (positive and negative) in the company's financial situation.
- The company's liquidity situation and why this has improved or worsened.



- The company's solvency, i.e. its ability to absorb future losses.

**Operating margin:** 
$$\frac{\text{Operating income}}{\text{Sales}} \times 100$$

The operating margin expresses the proportion of sales that is left over for interest and profit.

**Liquidity ratio:** 
$$\frac{\text{Current assets}}{\text{Short-term creditors}}$$

The company's ability to repay short-term creditors. Short-term liabilities are usually repaid by releasing capital tied up in current assets. The liquidity ratio should be at least 1 (which means that short-term liabilities can be repaid from the company's current assets). For stable companies, the liquidity ratio is normally 1.5 or higher. Falling balance sheet liquidity is often a sign that liquidity in general is overstretched.

**Working capital:** 
$$\text{Current assets} - \text{short-term liabilities}$$

**Equity ratio:** 
$$\frac{\text{Tied-up equity} + \text{free equity} = \text{total equity}}{\text{Total debt and equity}} \times 100$$

The equity ratio (solvency) indicates how much of the company is financed with equity. In practice, solvency depends on a healthy balance between using and obtaining capital. The main test of a company's solvency is the amount of equity at a particular time.

By Norwegian standards, a solvency ratio of 10-25% is normal. A solvency ratio of 20% and higher is very good.

**Debt/equity ratio:** 
$$\frac{\text{Short-term liabilities} + \text{long-term liabilities}}{\text{Tied-up equity} + \text{free equity} = \text{total equity}}$$

Total of short-term and long-term liabilities in relation to the equity.

Example: A debt/equity ratio of 2 means that for each unit of equity there are 2 units of debt. In other words, the debt is twice the equity. A debt/equity ratio from 3 to 1 is very good. Ratios between 1 and 0 are rare, and indicate that the company is extremely solid at the time of analysis.

**Interest cover:** 
$$\frac{\text{Operating income} + \text{financial revenues}}{\text{Financial expenses}}$$

Interest cover indicates the number of times the operating income (before the financial expenses are deducted) could cover the financial expenses. There are many examples of companies with a healthy overall return on capital, but whose entire income (and sometimes even more) is spent on interest.

Rule of thumb: interest cover > 3.

The financial expenses should not account for more than 1/3 of the operating income + financial revenues.

**Cash flow/cash earnings:****Earnings after financial revenues and expenses – calculated tax + depreciation**  
**Operating revenue x 100**

This key figure is an expression of the company's financial freedom of movement and indicates the proportion from each sale that is left over as cash. This tells us:

- the company's capacity to finance its own investments
- how the company services debt repayments
- how much is left for real profit

**Inventory finance: Current assets – short-term liabilities**  
**Inventory x 100**

This ratio indicates how much long-term capital is left over to finance the company's inventory after the fixed assets have been financed in the long term. The long-term inventory finance ratio should normally be at least the same as the company's permanent minimum inventory.

Rule of thumb: > 50%.

**Return on equity: Operating income + financial revenues – financial expenses - tax**  
**Free equity + tied-up equity = total equity x 100**

The return on equity indicates the rate of return on the ownership interest. The rate of return should be at least as high as normal market interest rates. The ratio uses the result of the company's normal activities after deducting interest expenses for borrowed capital and taxes. The result should be seen in relation to the amount of equity. The return on investment should be at least 15% or the same as the market interest rate, plus 2-3% as a risk premium.

**Overall return on capital: Operating income + financial revenues**  
**Total debt and equity x 100**

The overall return on capital represents the rate of return on the entire capital, using the book value, that is invested in the business. The ratio shows the result from the company's normal activity in the form of the rate of return measured in % before interest expenses, extraordinary expenses/revenues and tax.

The overall return on capital should be at least 15% or the same as the market interest rate, plus 2-3% as a risk premium.

**Appendix 6 - Consumer Delphi**

The Delphi model was developed in consultation with the leading analysts in Experian-Scorex. The aim was to improve accuracy and quality while using existing data.

The model was developed on the basis of 234,000 people with an active credit history in Norway. We only used people with an active credit history so that the development portfolio would be as real as possible. Including people who are not looking for credit would have weakened the model.

The process analysed more data sources than previous models and paid particular attention to payment remarks, tax assessment data and business interests.

When the model is used, the elements are altered depending on whether any remarks are recorded for the person (two sub-models). People with remarks at the time of the search are scored using different variables (more details for the payment remarks).

The main improvement compared with other standard models is an increase in the number of people scored. This reduces the need for manual checking, and identifies non-creditworthy people in a completely new way.

Risk table:

The model ranges from 0-100 points.

## **Appendix 7 - Credit Rating**

Credit Rating is our existing expert model for evaluating companies. The score points provide a picture of the company's financial situation ranging from 0 to 100 points.

### **Overview of model**

Credit Rating measures the creditworthiness of a company.

The following company models are scored:

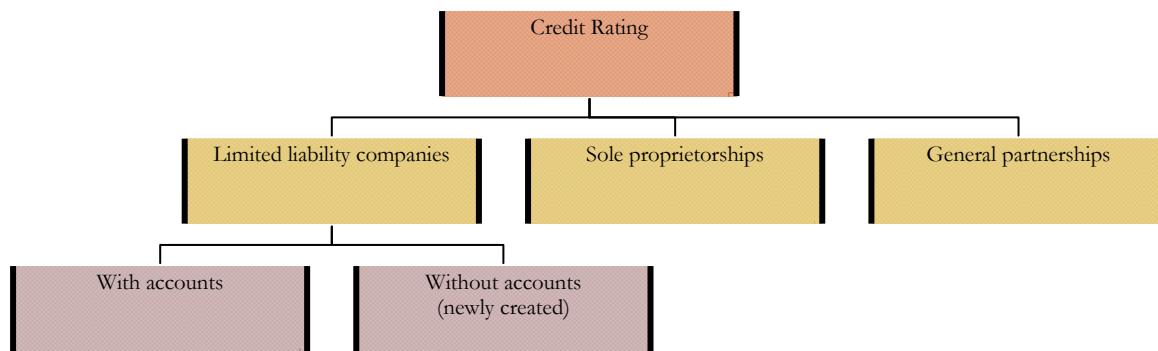
- Limited liability companies (AS) and public limited companies (ASA)
- Sole proprietorships (ENK)
- General partnerships (ANS)

Banking/finance and insurance companies are not rated.

The companies provide different data, so they are scored in the following different models:

Limited liability companies are subdivided into two sub-models:

- Limited liability companies with accounts
- Limited liability companies without accounts (newly created)



### Risk table

Credit Rating gives points between 1 and 100, where 100 is the best. 0 points indicate that the company is inactive or that different policy rules have been applied.

The risk is divided into the following five categories:

|        |                                       |
|--------|---------------------------------------|
| 1-14   | Credit not advisable/not creditworthy |
| 15-29  | Credit against security               |
| 30-49  | Creditworthy                          |
| 50-74  | Good creditworthiness                 |
| 75-100 | Best creditworthiness                 |

## **Appendix 8 – Commercial Delphi**

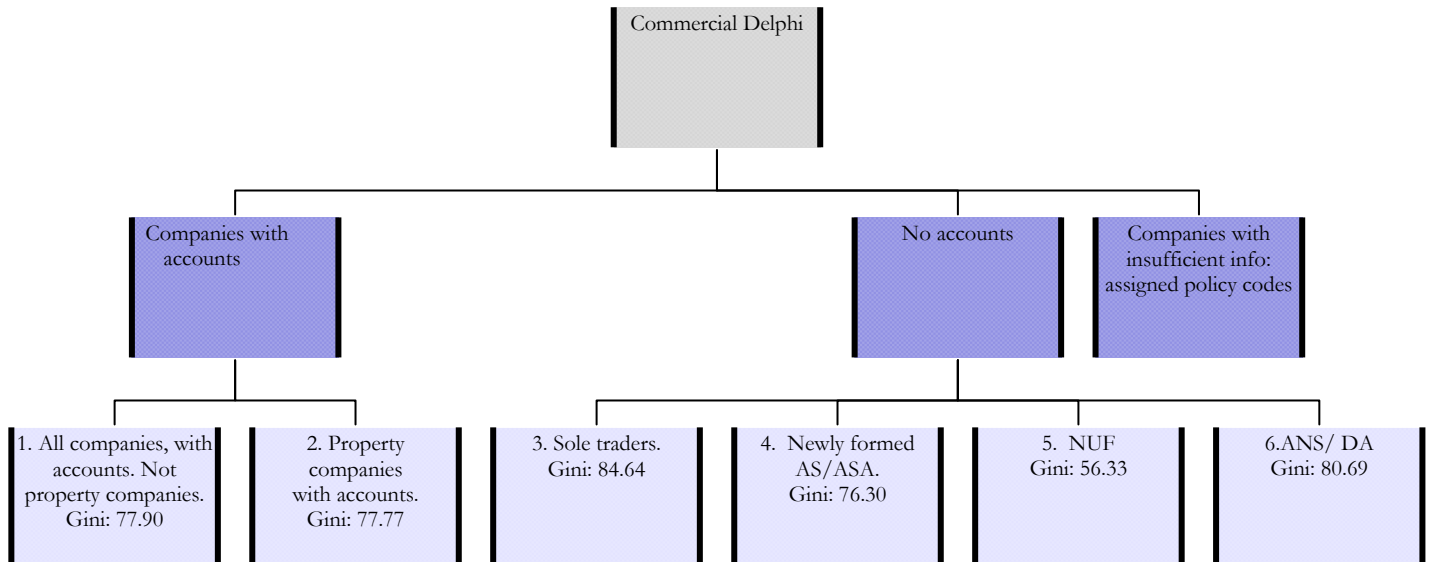
The Delphi model was developed in collaboration with top analysts from Experian Decision Analytics and was completed in November 2008. The process involved analysing more data sources than for previous models and adding important comments to the score. In addition to the points score, the probability of a company going bankrupt is also shown. There are several new policy rules in the model and auditors' remarks are now included in the score. The policy is not to rule out a company because of negative equity. Information concerning the Managing Director and the Chairman of the Board, as well as events/changes, forms part of the variables.

The greatest improvement compared with other standard models is the increase in the number of companies scored. The model scores 775,104 Norwegian companies, which is an increase of 99,874 companies on the previous model. This increase means fewer checks are required for manual processing and indicates bad risks using a completely new method compared with other models.

### Scale:

The range of the model is 0-1000 points.

## Overview of the model

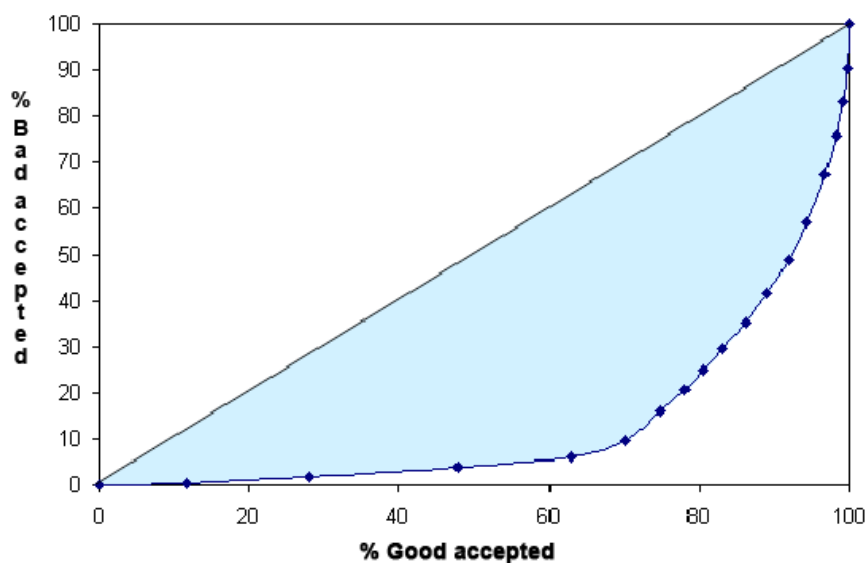


## Gini

**The Gini coefficient** measures the difference between the distribution of good and bad, i.e. how effective the scoring model is. Shown as a curve, it indicates the percentage of bad that will be accepted and the corresponding percentage of good accepted for a given cut-off.

A perfect scorecard will accept 100% of the good and none of the bad – i.e. 100% effective. A completely unusable scorecard will accept the same proportion of good and bad in all score groups and will follow the diagonal line. A Gini of greater than 50 is good and we refer to the results discussed in point 1.

**Gini Curve**



### Which companies are scored?

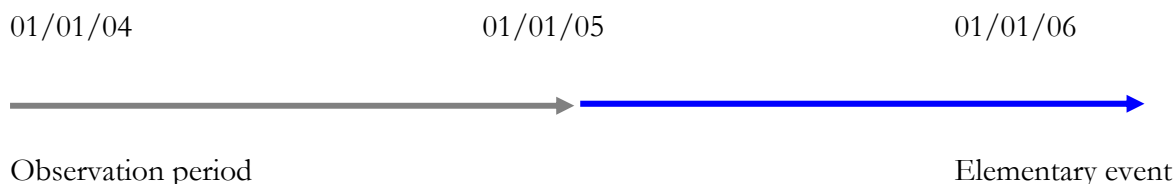
| Model | Description   | Commercial Delphi |
|-------|---|-------------------|
| 1     | Accounts (all company forms)  | 164887            |
| 2     | Property accounts (all company forms)                               | 51082             |
| 3     | ENK (Sole traders)  | 467654            |
| 4     | New AS/ASA (Limited company/PLC)                                    | 27554             |
| 5     | NUF (Norwegian-registered foreign companies)                        | 22810             |
| 6     | ANS/DA (Responsible companies/Companies with shared responsibility) | 41117             |
|       | Total   | 775104            |
|       | Credit rating (scores AS/ASA/ANS/ENK)                               | 675230            |
|       | <b>Increase</b>   | 99874             |

The table shows the number and type of companies scored in the individual models. In total, 775,104 companies are scored. Compared with the Credit Rating model, this is an increase of 99,784.

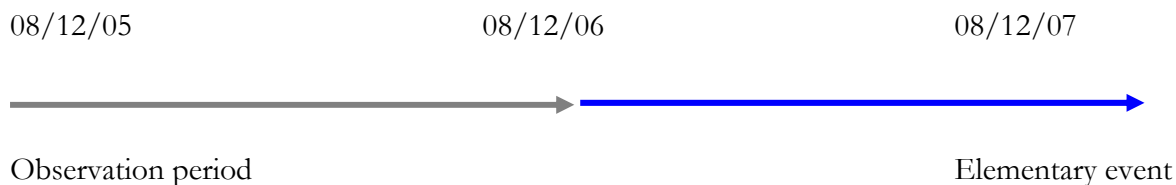
### Time period

The definition of an elementary event is an event (see good/bad definition) occurring within 12 months of the observation date. The models are constructed and tested using data from the following periods;

#### Models 1-4



#### Models 5&6



### Good/Bad definition

A scorecard is principally based on an analysis where the main groups are companies that go bankrupt compared with those that do not.

Generally speaking, "bad" refers to a client which, given future events, will not be "accepted".

Generally speaking, "good" refers to a client that the company would like to do business with, given future events.

| Criteria                        | Circumstances                                   | Bad/Ind./Good | Code, Comment                              |
|---------------------------------|---|---------------|--|
| Bankruptcy                      | Bankruptcy                                      | Bad           | KK, K1, K2                                 |
| Forcibly dissolved              | Forcibly dissolved                              | Bad           | TA   |
| Composition                     | Composition                                     | Bad           | AK - Composition                           |
| Agreement on debt settlement    | Voluntary agreement on debt settlement (person) | Bad           | FG – Person behind the company             |
| Debt settlement proceedings     | Debt settlement proceedings (person)            | Bad           | GF – Person behind the company             |
| Change of debt settlement       | Change of debt settlement (person)              | Bad           | PE – Person behind the company<br>Old code |
| Renewal of debt settlement      | Renewal of debt settlement (person)             | Bad           | PG – Person behind the company<br>Old code |
| Forced debt settlement          | Forced debt settlement (person)                 | Bad           | TG – Person behind the company             |
| Debt collectors deemed bankrupt | Insolvency                                      | Bad           | IS - applies for ENK/ANS/DA.               |
|                                 |   |               |  |
| Seizures                        | Seizures  | Indeterminate | AR – Seizures (person and company)         |
| Suspended for credit            | Suspended for credit (person)                   | Indeterminate | SPR – Person behind the company            |
|                                 |   |               |  |
| All other companies             |   | Good          |  |

The good/bad definition will reflect Experian's experience, but the risk level required will be tailored to each of our clients individually.

### The models predict

- The probability that within 12 months, a company will:
  - Go bankrupt
  - Be forcibly dissolved
  - Implement public composition
- If the company has personal responsibility, we also consider the following for the responsible participants:
  - Bankruptcy
  - Forcible dissolution
  - Public composition
  - Debt settlement proceedings

### The good/bad definition is as follows:

Good: No comments recorded during the period.

Bad: At least one very serious comment recorded during the period.

See table for more details.



**Risk classes****Matrix A applies to:**

- Model 1 Companies with accounts
- Model 2 Property companies with accounts
- Model 4 Newly formed AS/ASA
- Model 5 NUF

|   | Score    |   | Probability of bankruptcy |
|---|----------|---|---------------------------|
| 1 | 1        | Advise against giving credit: Very high risk            | 35.56                     |
| 2 | 2-271    | Not creditworthy: High risk                             | 15.15                     |
| 3 | 272-589  | Credit against security recommended: Above-average risk | 5.29                      |
| 4 | 590-670  | Low credit amount recommended: Below-average risk       | 1.91                      |
| 5 | 671-768  | Creditworthy: Below-average risk                        | 1.02                      |
| 6 | 769-875  | Good creditworthiness: Below-average risk               | 0.44                      |
| 7 | 876-958  | Best creditworthiness: Low risk                         | 0.09                      |
| 8 | 959-1000 | Absolute best creditworthiness: Very low risk           | 0.01                      |

**Matrix B applies to companies with personal responsibility:**

- Model 3 Sole traders
- Model 6 ANS/DA

|   | Score    |  | Probability of bankruptcy |
|---|----------|--|---------------------------|
| 1 | 1- 208   | Advise against giving credit: High risk                | 10.3                      |
| 2 | 209-475  | Credit against security recommended: High/average risk | 3.76                      |
| 3 | 476-620  | Low credit amount recommended: Above-average risk      | 0.87                      |
| 4 | 621-661  | Creditworthy: Below-average risk                       | 0.40                      |
| 5 | 662-781  | Creditworthy: Below-average risk                       | 0.21                      |
| 6 | 782-822  | Good creditworthiness: Low risk                        | 0.09                      |
| 7 | 823-950  | Best creditworthiness: Low risk                        | 0.02                      |
| 8 | 951-1000 | Absolute best creditworthiness: Very low risk          | 0.01                      |

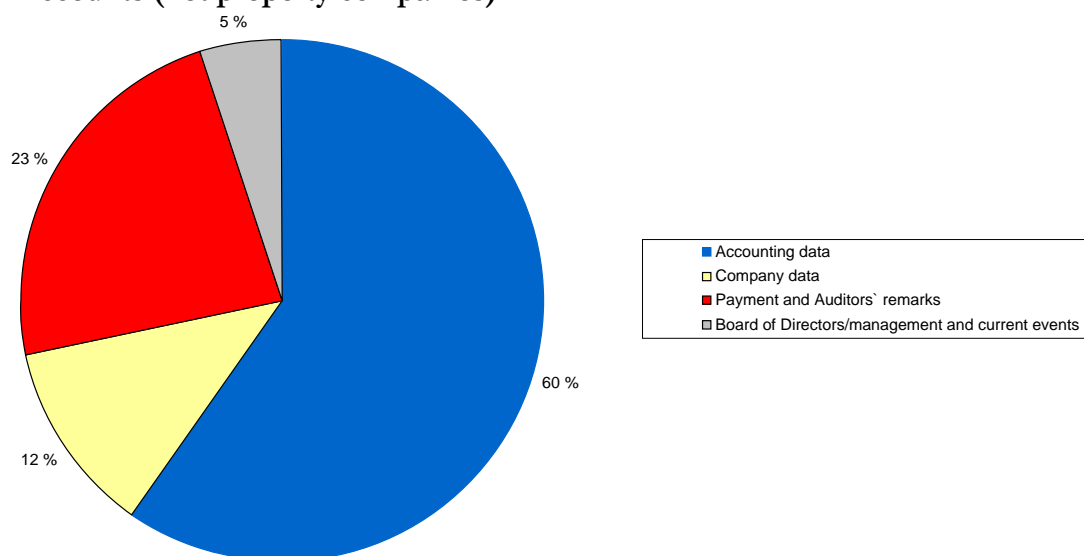
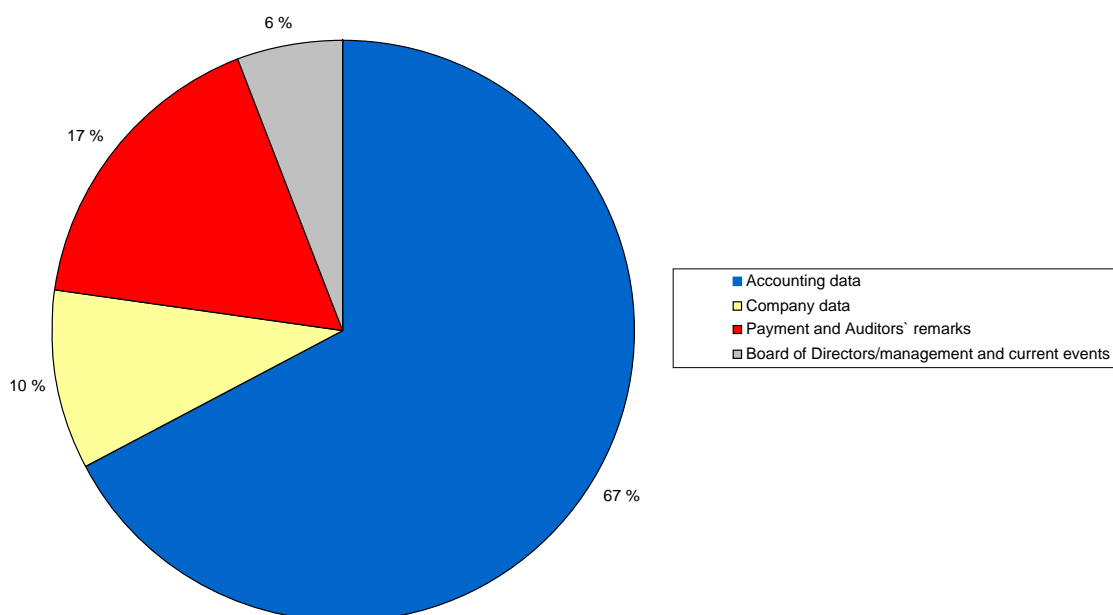
## Models 1-6 Weighting of main areas

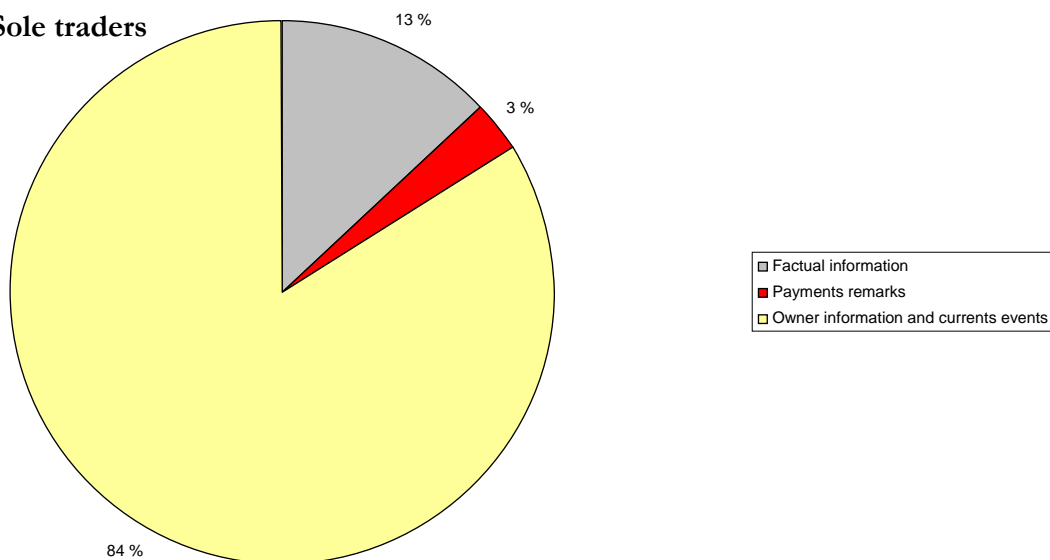
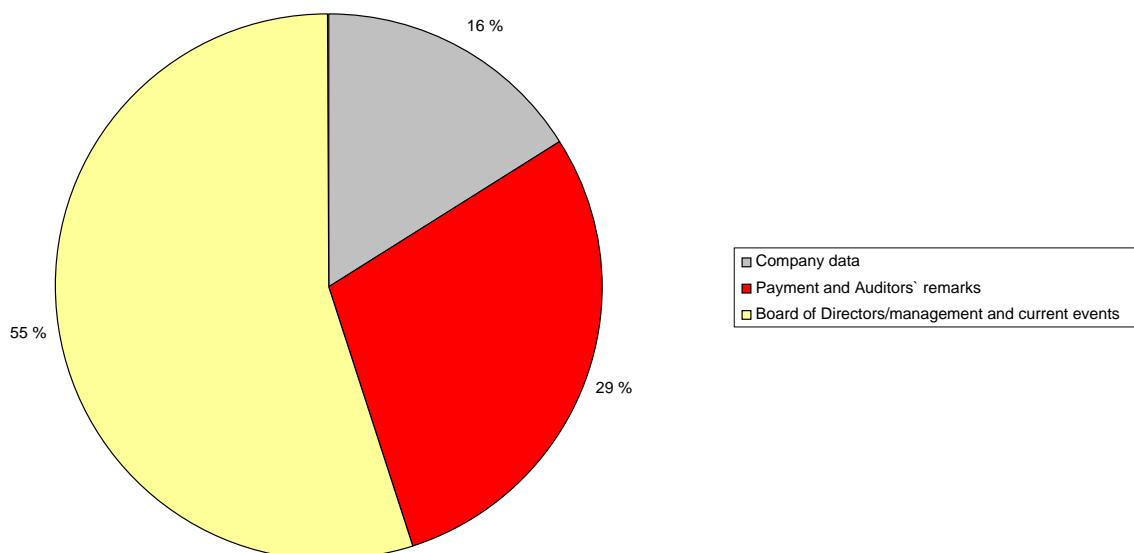
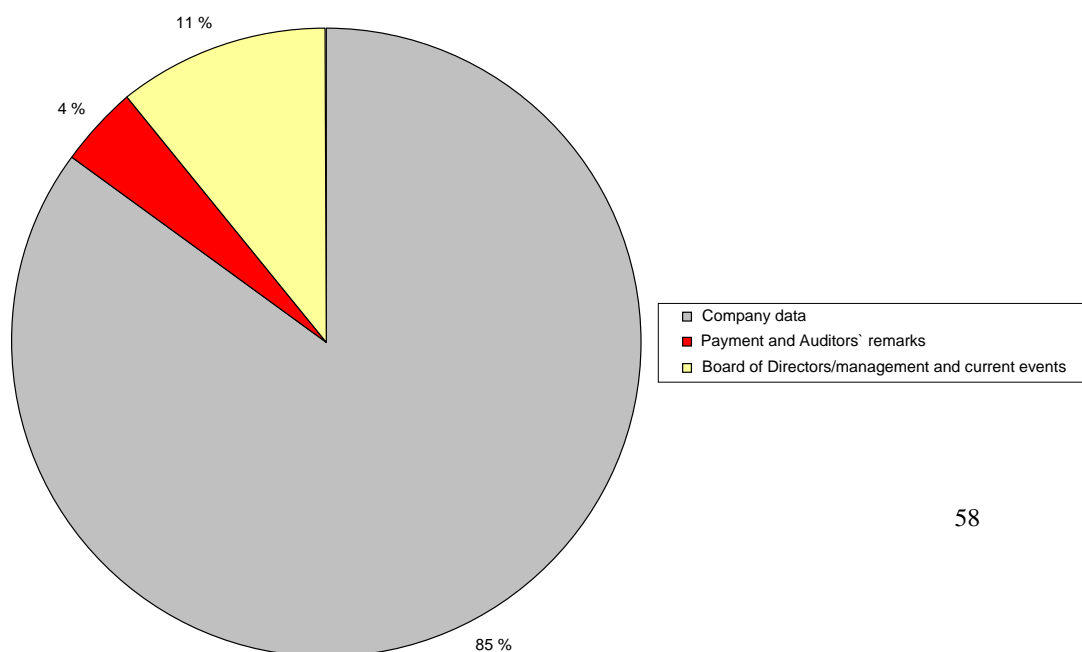
When developing the models, we used all the available information from our databases.

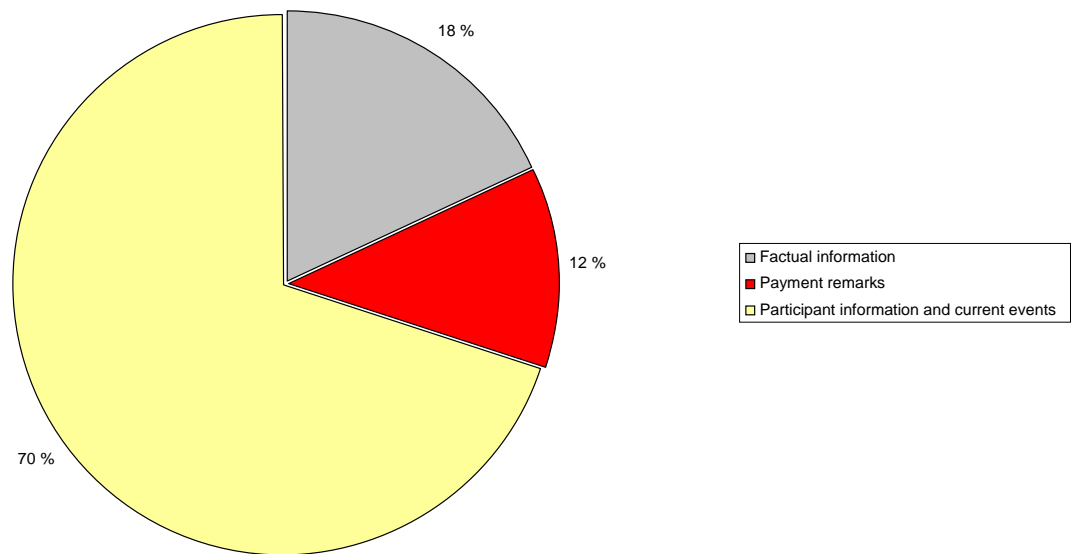
- Basic information about the company
    - Age, form of company, industry, sector code, etc.
  - Accounts, key ratios, liquidity + changes
  - Payment history
  - Events – change of management, name, new share capital, etc.
  - Owners, subsidiaries
  - Information about participants – Consumer Delphi, payment history, age, Managing Director, etc.
  - Industry statistics
- Our models use the combination of variables that provides the best assessment

The diagrams below show the percentage distribution of the various data elements, on the basis of the following classification:

- Accounting information (data from the previous year's accounts and key ratios)
- Factual information (the age of the company, industry, geography, subsidiaries, sector, form of company, register information)
- Payment and auditors' remarks (negative payment remarks and remarks from auditors)
- Board of Directors/management and current events (details on the Board of Directors/management, changes and events)
- Owner/participant information (information concerning those responsible for the company)

**Model no. 1 – Accounts (not property companies)****Model no. 2 – Accounts (property)**

**Model no. 3 – Sole traders****Model no. 4 – AS/ASA without accounts****Model no. 5 – NUF (Norwegian-registered foreign companies)**

**Model no. 6 – ANS/DA (Responsible companies/Companies with shared responsibility)****Adverse reason codes/Important score parameters**

For all companies in risk class 1-5, we show the 1-3 most important reasons/variables that resulted in the company not achieving a maximum score. This text is intended to provide information about important circumstances that should be checked more thoroughly, as well as an explanation of the score value.

**Credit limits**

Credit limits are set on the basis of the points score and are calculated in model 1 (companies with accounts, all company types that have provided accounts) and model 2 (property companies that have provided accounts).

Initially, all forms of company are given credit limits, provided that accounts are available for them.

The limits will be a percentage of turnover or equity.

The credit limits will under no circumstances exceed the lower of:

- 3% of turnover, or
- 15% of equity

If the maximum credit would be greater than NOK 5 million, the maximum credit is set at NOK 5 million.

**Appendix 9 - Example of a report for a foreign company:**

**Supplied by: CreditInform AS.  
Sørkedalsveien 10 C  
Box 5275 Majorstua  
N 0303 Oslo  
Norway**

**Copenhagen 2003-09-09, 14:18  
Order Number: 1416049  
Your Ref.: D84CIA00118CMZUA2007**

<\*\*\* European Compact Report \*\*\*>

Delivery            Online - Normal

<\*\* Confidential and without responsibility \*\*>

This report is supplied by BIGNet's national credit information bureau. KOB does not guarantee the completeness or correctness of the information.

KOB does not take on any responsibility of direct or indirect loss or damage of any kind due to the use of the report.

<\*\* Company ID \*\*>

Main name            CREDITINFORM AS  
Main address        PB 5275 MAJORSTUA  
City                  0303 OSLO  
Country              Norway

Phone-no.            +47--81555454  
Fax-no.               +47--22465390

Nat. partner ID-no. 881917122

ID-/Reg.-no.        881917122

Legal form           Limited company

Company Status      Active

Latest change        2008-06-04

<\*\* Activity \*\*>

Activity              74.00 Other professional, scientific and technical activ  
74.80 \*\* Unknown NACE v2.0  
74.87 \*\* Unknown NACE v2.0

No of employees empl 121

## &lt; \*\* Management Information \*\* &gt;

Management JACOBSEN TIM WOLFF (Managing director)

Board of directors FIDDIS RICHARD WILLIAM (Chairman of the board)  
 JACOBSEN TIM WOLFF (Member of the board)  
 MOLNAR GABOR (Member of the board)  
 HOVE FINN PEDER RAMSGAARD (Member of the board)

## &lt; \*\* Historical Data \*\* &gt;

Established 2000

Registered 2000-05-04

Historical data 2000-07-06 Company name NORDIC INFO AS

## &lt; \*\* Credit Facilities \*\* &gt;

Bankers DNB NOR BANK ASA

## &lt; \*\* Financial data \*\* &gt;

Currency Norwegian Krone

< \* \* >

| Closing date        | 2007-03-31     | 2006-03-31     | 2005-03-31     |
|---------------------|----------------|----------------|----------------|
| Source              | Ann. report    | Ann. report    | Ann. report    |
| Turnover            | 148.139.000,00 | 158.130.000,00 | 155.537.000,00 |
| Costs               | 145.753.000,00 | 140.744.000,00 | 136.845.000,00 |
| Extraordinary items | 0,00           | 0,00           | 0,00           |
| Tax                 | 313.000,00     | 4.506.000,00   | 4.765.000,00   |
| Annual result       | -146.000,00    | 10.924.000,00  | 11.965.000,00  |

## &lt; \* Assets \* &gt;

|                |                |                |                |
|----------------|----------------|----------------|----------------|
| Fixed assets   | 216.480.000,00 | 224.101.000,00 | 226.249.000,00 |
| Current assets | 33.788.000,00  | 33.437.000,00  | 26.994.000,00  |

## &lt; \* Liabilities \* &gt;

|                  |                |                |                |
|------------------|----------------|----------------|----------------|
| Equity capital   | 114.618.000,00 | 114.764.000,00 | 103.840.000,00 |
| Share capital    | 20.100.000,00  | 20.100.000,00  | 20.100.000,00  |
| Long-term debts  | 86.643.000,00  | 89.665.000,00  | 95.853.000,00  |
| Short-term debts | 49.006.000,00  | 53.109.000,00  | 53.551.000,00  |

## &lt; \* Company Ratios \* &gt;

|            |      |      |      |
|------------|------|------|------|
| Gearing I  | 1,18 | 1,24 | 1,44 |
| Gearing II | 0,76 | 0,78 | 0,92 |



|                      |       |       |       |
|----------------------|-------|-------|-------|
| Acid test ratio I    | 0,69  | 0,63  | 0,50  |
| Acid test ratio II   | 0,69  | 0,63  | 0,50  |
| Return on investment | 1,24  | 6,94  | 7,51  |
| Return on equity     | -0,13 | 9,52  | 11,52 |
| Solvency ratio       | 45,80 | 44,56 | 41,00 |

## &lt;\*\*\* Corporate Structure \*\*\*&gt;

Parent company      EXPERIAN AS (100%)

Shareholder          EXPERIAN AS (100%) (Shareholder)

Subsidiaries          MARKETINFORM AS (ID:982286964) (100%)  
                          INFOPARTNER AS (ID:982287049) (100%)  
                          EXPERIAN SCOREX AS (ID:987069252) (100%)  
                          REALINFORM NORGE AS (ID:982287022) (100%)  
                          EXPERIAN AS (ID:965218971) (100%)

## &lt;\*\*\* Payment profile \*\*\*&gt;

Payment profile      Payment regular

## &lt;\*\*\* Credit Summary \*\*\*&gt;

Rating                72

Risk class            Low

Credit limit          Estimated 4.465.000,00